

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND**
(Baltimore Division)

In re

SETH L. BLUM and BESSY G. BLUM

Debtors

Bankruptcy Case: 25-10005-NVA

Chapter 11

**THE UNITED STATES TRUSTEE'S
EXHIBIT LIST FOR AUGUST 29, 2025 CONFIRMATION HEARING**

Matthew W. Cheney, Acting United States Trustee for Region 4, pursuant to this Court's Evidentiary Protocol, files this exhibit list for the pending hearing set for June 18, 2025.

EXHIBIT LIST

Exhibit No.	Description	Offered	Objection	Admitted
UST01	Docket Sheet			
UST02	Schedules and Statement of Financial Affairs			
UST03	January 2025 Monthly Operating Report			
UST04	February 2025 Monthly Operating Report			
UST05	March 2025 Monthly Operating Report			

UST06	April 2025 Monthly Operating Report			
UST07	May 2025 Monthly Operating Report			
UST08	June 2025 Monthly Operating Report			
UST09	Report of Sale dated August 9, 2025			
UST10	Chapter 11 Plan Dated July 14, 2025			

Respectfully submitted,

Dated: August 22, 2025

Matthew W. Cheney
Acting United States Trustee for Region Four

By: /s/ Hugh M. Bernstein
Hugh M. Bernstein
Fed. Bar No.: 23489
United State Department of Justice
101 West Lombard Street
Baltimore, Maryland 21201
(410) 962-4300
E-mail: hugh.m.bernstein@usdoj.gov

**U.S. Bankruptcy Court
District of Maryland (Baltimore)
Bankruptcy Petition #: 25-10005**

Assigned to: Judge Nancy V. Alquist
Chapter 11 **SmBus**
Voluntary
Asset

Date filed: 01/01/2025
341 meeting: 02/05/2025
Deadline for filing claims: 03/12/2025
Deadline for filing claims (govt.): 06/30/2025

Case Administrator: [Shannon McKenna](#)
Team 1 Phone: 301-344-3964

Debtor

Seth L Blum
3317 Woodvalley Rd
Pikesville, MD 21208
BALTIMORE(COUNTY,NOT CITY)-MD
SSN / ITIN: xxx-xx-5999

represented by **Daniel M. Press**
Chung & Press, P.C.
6718 Whittier Ave., Ste. 200
McLean, VA 22101
(703) 734-3800
Fax : (703) 734-0590
Email: dpress@chung-press.com

Debtor

Bessy G Blum
3317 Woodvalley Dr
Pikesville, MD 21208
BALTIMORE(COUNTY,NOT CITY)-MD
SSN / ITIN: xxx-xx-2739
fka Bessy Henriquez

represented by **Daniel M. Press**
(See above for address)

Trustee

For Internal Use Only
Email: bnc@mdb.uscourts.gov
TERMINATED: 01/02/2025

Trustee

Monique Desiree Almy
Crowell & Moring
1001 Pennsylvania Avenue, N.W., 10th Fl
Washington, DC 20004-2595
(202) 508 8749
Fax : 202 628-5116
Email: malmy@crowell.com

U.S. Trustee

US Trustee - Baltimore
Garmatz Federal Courthouse
101 West Lombard Street
Suite 2625
Baltimore, MD 21201
(410) 962-4300
Fax : (410) 962-3537
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represented by **Hugh M. (UST) Bernstein**
Office of U.S. Trustee
101 W. Lombard Street
Suite 2625
Baltimore, MD 21201
(410) 962-7771
Email: hugh.m.bernstein@usdoj.gov

Katherine A. (UST) Levin

Office of U.S.Trustee
 101 W. Lombard Street
 Suite 2625
 Baltimore, MD 21201
 410-962-4300
 TERMINATED: 03/19/2025

Filing Date	#	Docket Text
01/01/2025	<u>1</u> (16 pgs; 2 docs)	Chapter 11 Subchapter V Voluntary Petition Individual . Fee Amount \$1738 Filed by Seth L Blum, Bessy G Blum. Ch 11 Plan Subch V Due by 04/1/2025. Government Proof of Claim due by 06/30/2025. Schedules A/B-J due 01/15/2025. Declaration for Schedules due 01/15/2025. Statement of Financial Affairs due 01/15/2025. Summary of Assets and Liabilities due 01/15/2025. Chapter 11 Statement of Your Current Monthly Income Form 122B due 01/15/2025. Incomplete Filings due 01/15/2025 (Press, Daniel) Modified on 1/2/2025 to update deadlines. (McKenna, Shannon). (Entered: 01/01/2025)
01/01/2025		Receipt of filing fee for Voluntary Petition (Chapter 11)(<u>25-10005</u>) [misc,volp11a] (1738.00). Receipt number A43267934. Fee amount 1738.00 (re: Doc # <u>1</u>) (U.S. Treasury) (Entered: 01/01/2025)
01/01/2025	<u>2</u> (2 pgs)	Certificate of Credit Counseling on Behalf of Bessy G Blum, Seth L Blum Filed by Daniel M. Press. (Press, Daniel) (Entered: 01/01/2025)
01/01/2025	<u>3</u> (6 pgs)	Chapter 11 or Chapter 9 Cases Non-Individual: List of Creditors Who Have 20 Largest Unsecured Claims Against You and Are Not Insiders Filed by Daniel M. Press. (Press, Daniel) (Entered: 01/01/2025)
01/01/2025	<u>4</u> (3 pgs)	Disclosure of Compensation of Attorney for Debtor Filed by Daniel M. Press. (Press, Daniel) (Entered: 01/01/2025)
01/02/2025	<u>5</u> (8 pgs; 3 docs)	Application to Employ Daniel M Press and Chung & Press P.C. as Attorneys for Debtors and Verified Statement of Proposed Party Filed by Bessy G Blum, Seth L Blum. (Attachments: # <u>1</u> Affidavit # <u>2</u> Proposed Order) (Press, Daniel) (Entered: 01/02/2025)
01/02/2025	<u>6</u> (1 pg)	Notice of Deadline for Filing Missing Documents and Warning of Possible Dismissal. Social Security Number Verification Page due by 1/15/2025. Incomplete Filings due 1/15/2025 (McKenna, Shannon) (Entered: 01/02/2025)
01/02/2025	<u>7</u> (3 pgs; 2 docs)	Notice of Appointment of Subchapter V Trustee Filed by US Trustee - Baltimore. (Attachments: # <u>1</u> Verified Statement of Monique Almy) (Bernstein, Hugh) (Entered: 01/02/2025)
01/02/2025		Monique Desiree Almy added to case. (McKenna, Shannon) (Entered: 01/02/2025)
01/02/2025	<u>8</u> (2 pgs)	Meeting of Creditors. 341(a) Meeting to be held on 2/5/2025 at 02:00 PM via Conference Call - Chapter 11 Baltimore: Phone number 1-866-626-4103, Passcode 2560365#. Proofs of Claims due by 3/12/2025. (McKenna, Shannon) (Entered: 01/02/2025)

01/02/2025	9 (1 pg)	Notice of Deadline for Filing Missing Documents and Warning of Possible Dismissal. Schedules A/B-J due 1/15/2025. Declaration for Schedules due 1/15/2025. Statement of Financial Affairs due 1/15/2025. Summary of Assets and Liabilities due 1/15/2025. Chapter 11 Statement of Your Current Monthly Income Form 122B due 1/15/2025. Incomplete Filings due 1/15/2025 (McKenna, Shannon) (Entered: 01/02/2025)
01/03/2025	10 (1 pg)	Social Security Number Verification Page on behalf of Bessy G Blum, Seth L Blum Filed by Daniel M. Press. (Press, Daniel) (Entered: 01/03/2025)
01/03/2025	11 (3 pgs)	Notice of Appearance and Request for Notice Filed by Peter Elmo. (Hackerman, Richard) (Entered: 01/03/2025)
01/03/2025	12 (1 pg)	CORRECTIVE ENTRY: DISSOLVED AT 24 , DOCUMENTS FILED AT 21 . Order to Show Cause As to Dismissal. Response to Show Cause Order due by 1/17/2025. (McKenna, Shannon) Modified on 1/10/2025 (McKenna, Shannon). Modified on 1/10/2025 (McKenna, Shannon). (Entered: 01/03/2025)
01/03/2025	13 (3 pgs)	Initial Scheduling Order for Chapter 11 Small Business Subchapter V (related document(s) 1 Voluntary Petition (Chapter 11) filed by Debtor Seth L Blum, Debtor Bessy G Blum). Objection to Designation Due By 2/5/2025. Subchapter V Trustee Affidavit due by 2/5/2025. Debtors § 1188(c) Report due by 2/5/2025. Plan of Reorganization due by 4/1/2025. Request to Extend Deadline to File Plan Due By 3/3/2025. Preliminary Status Conference set for 2/19/2025 at 11:00 AM. Parties should contact the Courtroom Deputy at Hearings_NVA@mdb.uscourts.gov for instructions on how to participate in the hearing. (McKenna, Shannon) (Entered: 01/03/2025)
01/04/2025	14 (4 pgs)	BNC Certificate of Mailing - Meeting of Creditors. (related document(s) 8 Meeting of Creditors Chapter 11). No. of Notices: 10. Notice Date 01/04/2025. (Admin.) (Entered: 01/05/2025)
01/04/2025	15 (2 pgs)	BNC Certificate of Mailing. (related document(s) 1 Voluntary Petition (Chapter 11) filed by Debtor Seth L Blum, Debtor Bessy G Blum). No. of Notices: 1. Notice Date 01/04/2025. (Admin.) (Entered: 01/05/2025)
01/04/2025	16 (2 pgs)	BNC Certificate of Mailing. (related document(s) 6 Notice of Deadline for Filing Missing Documents). No. of Notices: 1. Notice Date 01/04/2025. (Admin.) (Entered: 01/05/2025)
01/04/2025	17 (2 pgs)	BNC Certificate of Mailing. (related document(s) 9 Notice of Deadline for Filing Missing Documents). No. of Notices: 1. Notice Date 01/04/2025. (Admin.) (Entered: 01/05/2025)
01/05/2025	18 (3 pgs)	BNC Certificate of Mailing - PDF Document. (related document(s) 12 Order to Show Cause). No. of Notices: 11. Notice Date 01/05/2025. (Admin.) (Entered: 01/06/2025)
01/05/2025	19 (5 pgs)	BNC Certificate of Mailing - PDF Document. (related document(s) 13 Scheduling Order for Chapter 11 Small Business Subchapter V). No. of Notices: 1. Notice Date 01/05/2025. (Admin.) (Entered: 01/06/2025)

01/06/2025	<u>20</u> (2 pgs)	Notice of Appearance and Request for Notice Filed by US Trustee - Baltimore. (Levin, Katherine) (Entered: 01/06/2025)
01/07/2025	<u>21</u> (48 pgs; 2 docs)	Chapter 11 Small Business Documents Filed by Daniel M. Press. Chapter 11 Plan (Small Business) due by 07/7/2025. (Attachments: # <u>1</u> Tax Return) (Press, Daniel) (Entered: 01/07/2025)
01/08/2025		U.S. Trustee's 341 Meeting Report: The U.S. Trustee hereby reports that the Meeting of Creditors for this case was <i>rescheduled and will take place on February 4, 2025 at 2:00 pm by teleconference 1-866-626-4103 Passcode 2560365#</i> . Filed by US Trustee - Baltimore. (Levin, Katherine) (Entered: 01/08/2025)
01/10/2025	<u>22</u> (3 pgs)	Certificate of Service of 341 notice on Depository Institutions per Paragraph 5 of Scheduling Order Filed by Daniel M. Press (related document(s) <u>8</u> Meeting of Creditors Chapter 11, <u>13</u> Scheduling Order for Chapter 11 Small Business Subchapter V). (Press, Daniel) (Entered: 01/10/2025)
01/10/2025	<u>23</u> (3 pgs; 2 docs)	Response to Show Cause Order on behalf of Bessy G Blum, Seth L Blum Filed by Daniel M. Press (related document(s) <u>12</u> Order to Show Cause). (Attachments: # <u>1</u> Exhibit) (Press, Daniel) (Entered: 01/10/2025)
01/10/2025	<u>24</u> (1 pg)	Order Dissolving Show Cause Order after Response (related document(s) <u>12</u> Order to Show Cause). (McKenna, Shannon) (Entered: 01/10/2025)
01/12/2025	<u>25</u> (3 pgs)	BNC Certificate of Mailing - PDF Document. (related document(s) <u>24</u> Order Dissolving Show Cause Order). No. of Notices: 1. Notice Date 01/12/2025. (Admin.) (Entered: 01/13/2025)
01/14/2025	<u>26</u> (7 pgs; 2 docs)	Motion to Extend Time to file Schedules, Statements and Lists Filed by Bessy G Blum, Seth L Blum. (Attachments: # <u>1</u> Proposed Order) (Press, Daniel) (Entered: 01/14/2025)
01/16/2025	<u>27</u> (1 pg)	Notice and Order Granting Motion to Extend Time (related document(s): <u>26</u> Motion to Extend Time filed by Debtor Seth L Blum, Debtor Bessy G Blum). Schedules A/B-J due 1/29/2025. Declaration for Schedules due 1/29/2025. Statement of Financial Affairs due 1/29/2025. Summary of Assets and Liabilities due 1/29/2025. Incomplete Filings due 1/29/2025 (McKenna, Shannon) (Entered: 01/16/2025)
01/18/2025	<u>28</u> (3 pgs)	BNC Certificate of Mailing - PDF Document. (related document(s) <u>27</u> Order on Motion to Extend Time). No. of Notices: 1. Notice Date 01/18/2025. (Admin.) (Entered: 01/19/2025)
01/21/2025	<u>29</u> (1 pg)	Notice of RESCHEDULED PRELIMINARY Status Conference (related document(s) <u>1</u> Voluntary Petition (Chapter 11) filed by Debtor Seth L Blum, Debtor Bessy G Blum). VIRTUAL Status Conference to be held on 2/20/2025 at 11:00 AM. Virtual hearing - For hearing access information see www.mdb.uscourts.gov/hearings or call 410-962-2688. (McKenna, Shannon) (Entered: 01/21/2025)

01/23/2025	30 (3 pgs)	BNC Certificate of Mailing - Hearing. (related document(s) 29 Notice of Status Conference or Hearing). No. of Notices: 11. Notice Date 01/23/2025. (Admin.) (Entered: 01/24/2025)
01/29/2025	31 (42 pgs)	Schedules A-J on behalf of Bessy G Blum, Seth L Blum, Summary of Assets and Liabilities Schedules for Individual on behalf of Bessy G Blum, Seth L Blum, Declaration About Individual Debtor's Schedules , Statement of Financial Affairs for Individual on behalf of Bessy G Blum, Seth L Blum Filed by Daniel M. Press. (Press, Daniel) (Entered: 01/29/2025)
02/03/2025	32 (1 pg)	Order Granting Application to Employ Daniel M. Press. SO ORDERED. AS AMENDED. (related document(s) 5 Application to Employ Daniel M. Press and the law firm of Chung & Press, P.C. filed by Debtor Seth L Blum, Debtor Bessy G Blum). (McKenna, Shannon) Modified on 2/3/2025 to enhance text. (McKenna, Shannon). (Entered: 02/03/2025)
02/05/2025	33 (4 pgs)	Pre-Status Conference Report Filed by Daniel M. Press (related document(s) 1 Voluntary Petition (Chapter 11) filed by Debtor Seth L Blum, Debtor Bessy G Blum). (Press, Daniel) (Entered: 02/05/2025)
02/05/2025	34 (3 pgs)	BNC Certificate of Mailing - PDF Document. (related document(s) 32 Order on Application to Employ). No. of Notices: 1. Notice Date 02/05/2025. (Admin.) (Entered: 02/06/2025)
02/07/2025		U.S. Trustee's 341 Meeting Report: The U.S. Trustee hereby reports that the Meeting of Creditors for this case was conducted and concluded by the U.S. Trustee pursuant to 11 U.S.C. Section 341(a) on February 7, 2025 . Filed by US Trustee - Baltimore. (Levin, Katherine) (Entered: 02/07/2025)
02/18/2025		Hearing Set On (related document(s) 33 Pre-Status Conference Report filed by Debtor Seth L Blum, Debtor Bessy G Blum). Hearing scheduled for 2/20/2025 at 11:00 AM. Virtual hearing - For hearing access information see www.mdb.uscourts.gov/hearings or call 410-962-2688. (Yalley, Joyce) (Entered: 02/18/2025)
02/20/2025	35 (2 pgs)	Hearing Held (related document(s) 1 Voluntary Petition (Chapter 11) filed by Debtor Seth L Blum, Debtor Bessy G Blum, 33 Pre-Status Conference Report filed by Debtor Seth L Blum, Debtor Bessy G Blum). 1188 CONFERENCE HELD AND CONCLUDED. (Yalley, Joyce) (Entered: 02/21/2025)
03/04/2025	36 (16 pgs)	Monthly Operating Report for Filing Period January 1-31, 2025 on behalf of Bessy G Blum, Seth L Blum Filed by Daniel M. Press. (Press, Daniel) (Entered: 03/04/2025)
03/19/2025	37	Notice of Withdrawal of Attorney. Katherine A. Levin is withdrawing appearance. Refer to Miscellaneous Proceeding Case 25-90003 for the Motion and Order Striking Appearance. (Rybczynski, Mark) (Entered: 03/19/2025)
03/20/2025	38 (5 pgs; 2 docs)	Consent Motion to File Claim After Claims Bar Date Filed by Presidential Bank, FSB. (Attachments: # 1 Proposed Order) (Levine, Jonathan) (Entered: 03/20/2025)

03/25/2025	39 (2 pgs)	Order Granting Leave to File Late Proofs of Claim (related document(s): 38 Motion to File Claim After Claims Bar Date filed by Creditor Presidential Bank, FSB). (Byer, Rachel) (Entered: 03/25/2025)
03/27/2025	40 (4 pgs)	BNC Certificate of Mailing - PDF Document. (related document(s) 39 Order on Motion To File Claim After Claims Bar Date). No. of Notices: 1. Notice Date 03/27/2025. (Admin.) (Entered: 03/28/2025)
03/31/2025	41 (29 pgs)	Monthly Operating Report for Filing Period February 2025 on behalf of Bessy G Blum, Seth L Blum Filed by Daniel M. Press. (Press, Daniel) (Entered: 03/31/2025)
04/01/2025	42 (24 pgs)	Chapter 11 Plan Small Business Subchapter V Filed by Bessy G Blum, Seth L Blum (related document(s) 1 Voluntary Petition (Chapter 11) filed by Debtor Seth L Blum, Debtor Bessy G Blum). (Press, Daniel) (Entered: 04/01/2025)
04/01/2025	43 (4 pgs)	Certificate of Service Filed by Daniel M. Press (related document(s) 42 Chapter 11 Plan Small Business Subchapter V filed by Debtor Seth L Blum, Debtor Bessy G Blum). (Press, Daniel) (Entered: 04/01/2025)
04/04/2025	44 (2 pgs)	Order Setting (I) Hearing on Plan Confirmation and (II) Deadlines for (A) Submitting Acceptances or Rejections of the Plan & (B) Filing Written Objections to the Plan, Combined with Notice of the Foregoing (related document(s) 42 Chapter 11 Plan Small Business Subchapter V filed by Debtor Seth L Blum, Debtor Bessy G Blum). Hearing scheduled for 6/18/2025 at 02:00 PM. In person hearing Courtroom 2-A Baltimore, Judge Alquist. Service of Plan Documents due On or before May 7, 2025. Plan Supplement(if applicable) due on or before May 7, 2025. Objections to Plan Deadline: June 4, 2025. Voting on Plan Deadline: June 4, 2025. Tally of Ballots: On or Before June 11, 2025. (McKenna, Shannon) (Entered: 04/04/2025)
04/06/2025	45 (4 pgs)	BNC Certificate of Mailing - PDF Document. (related document(s) 44 Order Setting Hearing (bk)). No. of Notices: 1. Notice Date 04/06/2025. (Admin.) (Entered: 04/07/2025)
04/14/2025	46 (2 pgs)	Creditor Request for Notices Filed by Nationstar Mortgage LLC. (Garan, Todd) (Entered: 04/14/2025)
04/23/2025	47 (2 pgs)	Notice of Appearance and Request for Notice Filed by Sailfish Servicing, LLC C/O Nationstar Mortgage LLC d/b/a Mr. Cooper. (VandeLinde, Eric) (Entered: 04/23/2025)
04/24/2025	48 (1 pg)	Amended Notice of Confirmation Hearing (related document(s) 42 Chapter 11 Plan Small Business Subchapter V filed by Debtor Seth L Blum, Debtor Bessy G Blum). Confirmation Hearing scheduled for 6/18/2025 at 11:00 AM. In person hearing Courtroom 2-A Baltimore, Judge Alquist. (Walston, Daniel) (Entered: 04/24/2025)
04/26/2025	49 (5 pgs)	BNC Certificate of Mailing - Hearing. (related document(s) 48 Notice of Hearing). No. of Notices: 17. Notice Date 04/26/2025. (Admin.) (Entered: 04/27/2025)

04/28/2025	50 (2 pgs)	Creditor Request for Notices Filed by Nationstar Mortgage LLC. (Garan, Todd) (Entered: 04/28/2025)
05/01/2025	51 (2 pgs)	Notice of Appearance and Request for Notice Filed by Lakeview Loan Servicing, LLC c/o Nationstar Mortgage LLC. (VandeLinde, Eric) (Entered: 05/01/2025)
05/07/2025	52 (4 pgs; 2 docs)	Certificate of Service Filed by Daniel M. Press (related document(s) 42 Chapter 11 Plan Small Business Subchapter V filed by Debtor Seth L Blum, Debtor Bessy G Blum, 44 Order Setting Hearing (bk)). (Attachments: # 1 mailing matrix) (Press, Daniel) (Entered: 05/07/2025)
06/02/2025	53 (6 pgs; 2 docs)	Objection to Confirmation of Plan Filed by Peter Elmo (related document(s) 42 Chapter 11 Plan Small Business Subchapter V filed by Debtor Seth L Blum, Debtor Bessy G Blum). (Attachments: # 1 Matrix) (Hackerman, Richard) (Entered: 06/02/2025)

PACER Service Center			
Transaction Receipt			
06/09/2025 11:38:40			
PACER Login:	hbernstein23489	Client Code:	
Description:	Docket Report	Search Criteria:	25-10005 Fil or Ent: filed From: 1/1/1990 To: 6/9/2025 Doc From: 0 Doc To: 99999999 Term: included Format: html Page counts for documents: included
Billable Pages:	5	Cost:	0.50

UST EXHIBIT 2**Fill in this information to identify your case:**

Debtor 1 Seth L Blum
First Name Middle Name Last Name

Debtor 2 Bessy G Blum
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Maryland

Case number 25-10005
(If known)

☐ Check if this is an amended filing
Official Form 106Sum**Summary of Your Assets and Liabilities and Certain Statistical Information 12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

		Your assets Value of what you own
1. <i>Schedule A/B: Property</i> (Official Form 106A/B)		
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i>		\$ <u>2,697,900.00</u>
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>		\$ <u>179,490.08</u>
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>		\$ <u>2,877,390.08</u>

Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2. <i>Schedule D: Creditors Who Have Claims Secured by Property</i> (Official Form 106D)		
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i>		\$ <u>2,618,735.63</u>
3. <i>Schedule E/F: Creditors Who Have Unsecured Claims</i> (Official Form 106E/F)		
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>		\$ <u>2,100.00</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>		+ \$ <u>466,761.92</u>
Your total liabilities		\$ <u>3,087,597.55</u>

Part 3: Summarize Your Income and Expenses

4. <i>Schedule I: Your Income</i> (Official Form 106I)		
Copy your combined monthly income from line 12 of <i>Schedule I</i>		\$ <u>15,604.42</u>
5. <i>Schedule J: Your Expenses</i> (Official Form 106J)		
Copy your monthly expenses from line 22c of <i>Schedule J</i>		\$ <u>13,405.57</u>

Debtor 1

Seth Blum & Bessy Blum

First Name

Middle Name

Last Name

Case number (if known) 25-10005

Part 4: Answer These Questions for Administrative and Statistical Records**6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

7. What kind of debt do you have?

- ☐ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☒ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ _____

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*.**Total claim****From Part 4 on *Schedule E/F*, copy the following:**

- 9a. Domestic support obligations (Copy line 6a.) \$ _____
- 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$ _____
- 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$ _____
- 9d. Student loans. (Copy line 6f.) \$ _____
- 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$ _____
- 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) + \$ _____
- 9g. **Total.** Add lines 9a through 9f. \$ _____

Fill in this information to identify your case and this filing:

Debtor 1 Seth L Blum
First Name Middle Name Last Name

Debtor 2 Bessy G Blum
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Maryland

Case number (if known) 25-10005

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2
- ☒ Yes. Where is the property?

1.1 3317 Woodvalley Dr
 Street address, if available, or other description

Pikesville MD 21208

City State ZIP Code

Baltimore County

County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other _____

Who has an interest in the property? Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*:

Current value of the entire property?	Current value of the portion you own?
\$ <u>800,000.00</u>	\$ <u>800,000.00</u>

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee simple

☐ Check if this is community property

1.2 114 Calinda Cay Ct.
 Street address, if available, or other description

North Topsail Beach NC 28460

City State ZIP Code

Onslow County

County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other _____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☒ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*:

Current value of the entire property?	Current value of the portion you own?
\$ <u>500,000.00</u>	\$ <u>500,000.00</u>

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Tenancy by the Entireties

☐ Check if this is community property

Debtor 1

Seth L Blum & Bessy G Blum
 First Name Middle Name Last Name

Case number(if known) 25-10005

1.3 8450 Loch Raven Blvd
 Street address, if available, or other description

Towson MD 21286

City State ZIP Code

Baltimore County

County

What is the property? Check all that apply

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other_____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☒ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*:

Current value of the entire property? **Current value of the portion you own?**

\$ 281,800.00 \$ 281,800.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee simple

☐ Check if this is community property

1.4 33796 Freeport Dr
 Street address, if available, or other description

Lewes DE 19958

City State ZIP Code

Sussex County

County

What is the property? Check all that apply

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other_____

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*:

Current value of the entire property? **Current value of the portion you own?**

\$ 525,000.00 \$ 525,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee simple

☐ Check if this is community property

1.5 11486 West Sand Cove Rd.,
 Street address, if available, or other description

Selbyville DE 19975

City State ZIP Code

Sussex County

County

What is the property? Check all that apply

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other_____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*:

Current value of the entire property? **Current value of the portion you own?**

\$ 591,100.00 \$ 591,100.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Tenancy by the Entireties

☐ Check if this is community property

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....>

\$ 2,697,900.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1

Seth L. Blum & Bessy G. Blum
 First Name Middle Name Last Name

Case number(if known) 25-10005

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
☒ Yes

3.1 Make: Audi
 Model: Q7
 Year: 2022
 Approximate mileage: 42000
 Other information:

Condition:

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*:

Current value of the entire property?	Current value of the portion you own?
\$ <u>50,000.00</u>	\$ <u>50,000.00</u>

3.2 Make: Lexus
 Model: RX350
 Year: 2018
 Approximate mileage: 80000
 Other information:

Condition:

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☒ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*:

Current value of the entire property?	Current value of the portion you own?
\$ <u>20,000.00</u>	\$ <u>20,000.00</u>

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories*Examples:* Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....>

\$ 70,000.00**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?**6. Household goods and furnishings***Examples:* Major appliances, furniture, linens, china, kitchenware

- ☐ No
☒ Yes. Describe...

Household goods and furnishings

\$ 2,500.00**7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☐ No
☒ Yes. Describe...

Household electronics

\$ 1,000.00**8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☐ No
☒ Yes. Describe...

Sport helmets

\$ 500.00

Debtor 1

Seth L Blum & Bessy G Blum
 First Name Middle Name Last Name

Case number(if known) 25-10005

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- ☐ No
☒ Yes. Describe...

Peloton

\$ 750.00**10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

- ☒ No
☐ Yes. Describe...

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☐ No
☒ Yes. Describe...

Wearing apparel

\$ 1,000.00**12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems gold, silver

- ☐ No
☒ Yes. Describe...

Jewelry
Watch\$ 7,000.00**13. Non-farm animals**

Examples: Dogs, cats, birds, horses

- ☒ No
☐ Yes. Describe...

14. Any other personal and household items you did not already list, including any health aids you did not list

- ☒ No
☐ Yes. Give specific information...

15. Add the dollar value of the portion you own for all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here.....

\$ 12,750.00**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

- ☐ No
☒ Yes.....

Cash \$ 100.00**17. Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses and other similar institutions. If you have multiple accounts with the same institution, list each.

- ☐ No
☒ Yes.....

Institution name:

17.1. Checking account:

Wells Fargo

\$ 0.01

17.2. Checking account:

Pinnacle

\$ 450.00

Debtor 1 Seth L Blum & Bessy G Blum
 First Name Middle Name Last Name

Case number(if known) 25-10005

17.3. Checking account:	<u>Sandy Spring</u>	\$ <u>545.00</u>
17.4. Checking account:	<u>Chase (in name of Blum Squad LLC)</u>	\$ <u>0.00</u>
17.5. Checking account:	<u>Bank of America (Merrill)</u>	\$ <u>5,495.18</u>
17.6. Checking account:	<u>Chase (in name of KCJ LLC)</u>	\$ <u>0.00</u>
17.7. Checking account:	<u>Bank of America (Merrill)</u>	\$ <u>604.31</u>
17.8. Checking account:	<u>Chase</u>	\$ <u>242.05</u>
17.9. Checking account:	<u>Chase (in name of Blum NC Properties LLC)_</u>	\$ <u>292.98</u>
17.10. Checking account:	<u>Chase (in name of 3 Little Bears LLC)</u>	\$ <u>10.18</u>
17.11. Savings account:	<u>Bank of America</u>	\$ <u>0.20</u>
17.12. Savings account:	<u>Bank of America</u>	\$ <u>0.04</u>
17.13. Savings account:	<u>Bank of America</u>	\$ <u>0.13</u>

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

- ☒ No
☐ Yes.....

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

- ☐ No
☒ Yes. Give specific information about them.....

Name of entity:	% of ownership:	
<u>KCJ LLC</u>	<u>100</u> %	\$ <u>0.00</u>
<u>3 Little Bears LLC</u>	<u>100</u> %	\$ <u>0.00</u>
<u>Blum Squad LLC</u>	<u>100</u> %	\$ <u>0.00</u>
<u>NC Properties LLC</u>	<u>100</u> %	\$ <u>0.00</u>

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
 Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

- ☒ No
☐ Yes. Give specific information about them.....

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

- ☐ No
☒ Yes. List each account separately

Type of account	Institution name	
401(k) or similar plan:	<u>401k (Pinnacle)</u>	\$ <u>15,000.00</u>
IRA:	<u>IRA</u>	\$ <u>30,000.00</u>

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company
 Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

- ☒ No
☐ Yes.....

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

- ☒ No
☐ Yes.....

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- ☐ No
☒ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

Debtor 1

Seth L Blum & Bessy G Blum
First Name Middle Name Last Name

Case number(if known) 25-10005

529 plans for Debtors' children

\$ 30,000.00

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

- ☒ No
☐ Yes. Give specific information about them...

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

- ☒ No
☐ Yes. Give specific information about them...

27. **Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☒ No
☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. **Tax refunds owed to you**

- ☒ No
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...

Federal: \$ 0.00
State: \$ 0.00
Local: \$ 0.00

29. **Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No
☐ Yes. Give specific information....

30. **Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☐ No
☒ Yes. Give specific information....

Loan to Carlos Tenemasa Yupa

\$ 14,000.00

31. **Interests in insurance policies**

- ☐ No
☒ Yes. Name the insurance company of each policy and list its value....

Company name:

Beneficiary:

Surrender or refund value:

Term life, no cash value

each spouse

\$ 0.00

32. **Any interest in property that is due you from someone who has died**

- ☒ No
☐ Yes. Give specific information....

33. **Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

- ☐ No
☒ Yes. Give specific information....

Judgment against Manuel Argueta Lemus, \$1596 (collectability unknown), Judgment against Esperanza Pereiya and Santos Pena \$5946 (collectability unknown)

\$ Unknown

34. **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

- ☒ No
☐ Yes. Give specific information....

Debtor 1 Seth L. Blum & Bessy G Blum
First Name Middle Name Last NameCase number(if known) 25-10005**35. Any financial assets you did not already list**

- ☒ No
☐ Yes. Give specific information...

36. Add the dollar value of the portion you own for all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....>

\$96,740.08

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**37. Do you own or have any legal or equitable interest in any business-related property?**

- ☒ No. Go to Part 6.
☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.
☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

- ☒ No
☐ Yes. Give specific information...

54. Add the dollar value of all of your entries from Part 7. Write that number here>

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2.....>			\$2,697,900.00
56. Part 2: Total vehicles, line 5	\$ 70,000.00		
57. Part 3: Total personal and household items, line 15	\$ 12,750.00		
58. Part 4: Total financial assets, line 36	\$ 96,740.08		
59. Part 5: Total business-related property, line 45	\$ 0.00		
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00		
61. Part 7: Total other property not listed, line 54	+ \$ 0.00		
62. Total personal property. Add lines 56 through 61	\$ 179,490.08	Copy personal property total▶	+ \$ 179,490.08
63. Total of all property on Schedule A/B. Add line 55 + line 62			\$ 2,877,390.08

Fill in this information to identify your case:

Debtor 1	Seth L Blum		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Bessy G Blum		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: District of Maryland			
Case number (if known)	25-10005		

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt**1. Which set of exemptions are you claiming?** Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption	Specific laws that allow exemption
Brief description: 3317 Woodvalley Dr	\$ 800,000.00	<input checked="" type="checkbox"/> \$ 27,900.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., [Cts. & Jud. Proc.] § 11-504 (f)(1)(i)(2)
Line from Schedule A/B: 1.1 Brief description: 114 Calinda Cay Ct.	\$ 500,000.00	<input checked="" type="checkbox"/> \$ 522,200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Const. art. III, § 43; 11 USC § 522 (b) (3) (B) except to Joint Unsecured Creditors & IRS
Line from Schedule A/B: 1.2 Brief description: 114 Calinda Cay Ct.	\$ 500,000.00	<input checked="" type="checkbox"/> \$ 1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., [Cts. & Jud. Proc.] § 11-504 (b)(6)
Line from Schedule A/B: 1.2			

3. Are you claiming a homestead exemption of more than \$189,050?

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
☐ No
☐ Yes

Debtor

Seth L Blum & Bessy G Blum

First Name Middle Name Last Name

Case number (if known) 25-10005

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption	Specific laws that allow exemption
8450 Loch Raven Blvd Brief description: Line from Schedule A/B: 1.3 33796 Freeport Dr	\$281,800.00	<input checked="" type="checkbox"/> \$ 1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., [Cts. & Jud. Proc.] § 11-504 (b)(6)
11486 West Sand Cove Rd., Brief description: Line from Schedule A/B: 1.4	\$525,000.00	<input checked="" type="checkbox"/> \$ 1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., [Cts. & Jud. Proc.] § 11-504 (b)(6)
11486 West Sand Cove Rd., Brief description: Line from Schedule A/B: 1.5	\$591,100.00	<input checked="" type="checkbox"/> \$ 591,100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Const. art. III, § 43; 11 USC § 522 (b) (3) (B) except to Joint Unsecured Creditors & IRS
11486 West Sand Cove Rd., Brief description: Line from Schedule A/B: 1.5	\$591,100.00	<input checked="" type="checkbox"/> \$ 1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., [Cts. & Jud. Proc.] § 11-504 (b)(6)
2022 Audi Q7 Brief description: Line from Schedule A/B: 3.1	\$50,000.00	<input checked="" type="checkbox"/> \$ 1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., [Cts. & Jud. Proc.] § 11-504 (f)(1)(i)(1)
2018 Lexus RX350 Brief description: Line from Schedule A/B: 3.2	\$20,000.00	<input checked="" type="checkbox"/> \$ 6,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., [Cts. & Jud. Proc.] § 11-504 (b)(6)
Household Goods - Household goods and furnishings Brief description: Line from Schedule A/B: 6	\$2,500.00	<input checked="" type="checkbox"/> \$ 2,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., [Cts. & Jud. Proc.] § 11-504 (b)(4)
Household Goods - Household goods and furnishings Brief description: Line from Schedule A/B: 6	\$2,500.00	<input checked="" type="checkbox"/> \$ 500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., [Cts. & Jud. Proc.] § 11-504 (f)(1)(i)(1)
Electronics - Household electronics Brief description: Line from Schedule A/B: 7	\$1,000.00	<input checked="" type="checkbox"/> \$ 1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., [Cts. & Jud. Proc.] § 11-504 (f)(1)(i)(1)
Collectibles Of Value - Sport helmets Brief description: Line from Schedule A/B: 8	\$500.00	<input checked="" type="checkbox"/> \$ 500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., [Cts. & Jud. Proc.] § 11-504 (f)(1)(i)(1)
Sports & Hobby Equipment - Peloton Brief description: Line from Schedule A/B: 9	\$750.00	<input checked="" type="checkbox"/> \$ 750.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., [Cts. & Jud. Proc.] § 11-504 (f)(1)(i)(1)
Clothing - Wearing apparel Brief description: Line from Schedule A/B: 11	\$1,000.00	<input checked="" type="checkbox"/> \$ 1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., [Cts. & Jud. Proc.] § 11-504 (f)(1)(i)(1)

Debtor

Seth L Blum & Bessy G Blum

First Name Middle Name Last Name

Case number (if known) 25-10005

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption	Specific laws that allow exemption
Jewelry - Jewelry			
Brief description: _____	\$ 4,000.00	<input checked="" type="checkbox"/> \$ 4,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., [Cts. & Jud. Proc.] § 11-504 (b)(6)
Line from Schedule A/B: 12			
Jewelry - Watch			
Brief description: _____	\$ 3,000.00	<input checked="" type="checkbox"/> \$ 3,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., [Cts. & Jud. Proc.] § 11-504 (f)(1)(i)(1)
Line from Schedule A/B: 12			
Pinnacle (Checking Account)			
Brief description: _____	\$ 450.00	<input checked="" type="checkbox"/> \$ 450.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., [Cts. & Jud. Proc.] § 11-504 (b)(6)
Line from Schedule A/B: 17.2			
Bank of America (Merrill) (Checking Account)			
Brief description: _____	\$ 5,495.18	<input checked="" type="checkbox"/> \$ 3,248.63 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., [Cts. & Jud. Proc.] § 11-504 (f)(1)(i)(1)
Line from Schedule A/B: 17.5			
Bank of America (Savings Account)			
Brief description: _____	\$ 0.20	<input checked="" type="checkbox"/> \$ 0.20 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., [Cts. & Jud. Proc.] § 11-504 (f)(1)(i)(1)
Line from Schedule A/B: 17.11			
Bank of America (Savings Account)			
Brief description: _____	\$ 0.04	<input checked="" type="checkbox"/> \$ 0.04 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., [Cts. & Jud. Proc.] § 11-504 (f)(1)(i)(1)
Line from Schedule A/B: 17.12			
Bank of America (Savings Account)			
Brief description: _____	\$ 0.13	<input checked="" type="checkbox"/> \$ 0.13 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., [Cts. & Jud. Proc.] § 11-504 (f)(1)(i)(1)
Line from Schedule A/B: 17.13			
IRA			
Brief description: _____	\$ 30,000.00	<input checked="" type="checkbox"/> \$ 30,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., [Cts. & Jud. Proc.] § 11-504 (h)(1)
Line from Schedule A/B: 21			
401k (Pinnacle)			
Brief description: _____	\$ 15,000.00	<input checked="" type="checkbox"/> \$ 15,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., [Cts. & Jud. Proc.] § 11-504 (h)(1)
Line from Schedule A/B: 21			
529 plans for Debtors' children			
Brief description: _____	\$ 30,000.00	<input checked="" type="checkbox"/> \$ 30,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., [Educ.] § 18-1913
Line from Schedule A/B: 24			
Loan to Carlos Tenemasa Yupa (owed to debtor)			
Brief description: _____	\$ 14,000.00	<input checked="" type="checkbox"/> \$ 1,546.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Md. Code Ann., [Cts. & Jud. Proc.] § 11-504 (b)(6)
Line from Schedule A/B: 30			
Brief description: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Line from Schedule A/B: _____			

Fill in this information to identify your case:

Debtor 1 Seth L Blum
First Name Middle Name Last Name

Debtor 2 Bessy G Blum
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Maryland

Case number (if know) 25-10005

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A
Amount of claim Do not deduct the value of collateral.

Column B
Value of collateral that supports this claim

Column C
Unsecured portion If any

2.1	Describe the property that secures the claim:	\$ 50,000.00	\$ 50,000.00	\$ 0.00
Audi Financial Creditor's Name 1401 Franklin Blvd Number Street Libertyville IL 60048 City State ZIP Code Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred _____	2022 Audi Q7 - \$50,000.00 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____ Last 4 digits of account number 9545			

2.2

Describe the property that secures the claim: \$ 321,215.28 \$ 525,000.00 \$ 0.00

Flagstar Bank

Creditor's Name

5151 Corporate Dr

Number

Street
Troy MI 48098

City State ZIP Code

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Date debt was incurred _____

33796 Freeport Dr - \$525,000.00

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset) _____

Last 4 digits of account number 3855

2.3

Describe the property that secures the claim: \$ 228,805.00 \$ 281,800.00 \$ 0.00

Mr. Cooper

Creditor's Name

800 State Hwy 121 Bypass

Number

Street
Lewisville TX 75067

City State ZIP Code

Who owes the debt? Check one.

☐ Debtor 1 only☒ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Date debt was incurred _____

8450 Loch Raven Blvd - \$281,800.00

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset) _____

Last 4 digits of account number 5357

2.4

Describe the property that secures the claim: \$ 631,717.58 \$ 2,197,900.00 \$ 376,145.41

Peter Elmo

Creditor's Name

2706 Hunting Ridge Court

Number

Street
Baldwin MD 21013

City State ZIP Code

Who owes the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debtDate debt was incurred 03/25/2022

3317 Woodvalley Dr - \$800,000.00 Judicial lien imposed 10/4/24 (DE) and 11/21/24 (MD)
 8450 Loch Raven Blvd - \$281,800.00 Judicial lien imposed 10/4/24 (DE) and 11/21/24 (MD)
 33796 Freeport Dr - \$525,000.00 Judicial lien imposed 10/4/24 (DE) and 11/21/24 (MD)
 11486 West Sand Cove Rd., - \$591,100.00 Judicial lien imposed 10/4/24 (DE) and 11/21/24 (MD)

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☒ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☒ Judgment lien from a lawsuit☐ Other (including a right to offset) _____

Last 4 digits of account number

2.5	<div><div>Describe the property that secures the claim: \$ 335,217.94 \$ 500,000.00 \$ 0.00</div><div><div><div>Presidential Bank</div><div>Creditor's Name</div><div>4520 East West Hwy</div><div>Number Street</div><div>Bethesda MD 20814</div><div>City State ZIP Code</div></div><div><div>Who owes the debt? Check one.</div><div><div><input type="checkbox"/> Debtor 1 only</div><div><input type="checkbox"/> Debtor 2 only</div><div><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only</div><div><input type="checkbox"/> At least one of the debtors and another</div></div><div><div><input type="checkbox"/> Check if this claim relates to a community debt</div></div><div><div>Date debt was incurred</div></div></div></div><div><div>114 Calinda Cay Ct. - \$500,000.00</div><div><div>As of the date you file, the claim is: Check all that apply.</div><div><div><input type="checkbox"/> Contingent</div><div><input type="checkbox"/> Unliquidated</div><div><input type="checkbox"/> Disputed</div></div><div><div>Nature of lien. Check all that apply.</div><div><div><input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan)</div><div><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)</div><div><input type="checkbox"/> Judgment lien from a lawsuit</div><div><input type="checkbox"/> Other (including a right to offset)</div></div><div><div>Last 4 digits of account number 9019</div></div></div></div></div></div>
2.6	<div><div>Describe the property that secures the claim: \$ 197,352.00 \$ 591,100.00 \$ 0.00</div><div><div><div>Presidential Bank</div><div>Creditor's Name</div><div>4520 East West Hwy</div><div>Number Street</div><div>Bethesda MD 20814</div><div>City State ZIP Code</div></div><div><div>Who owes the debt? Check one.</div><div><div><input type="checkbox"/> Debtor 1 only</div><div><input type="checkbox"/> Debtor 2 only</div><div><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only</div><div><input type="checkbox"/> At least one of the debtors and another</div></div><div><div><input type="checkbox"/> Check if this claim relates to a community debt</div></div><div><div>Date debt was incurred</div></div></div><div><div>11486 West Sand Cove Rd., - \$591,100.00</div><div><div>As of the date you file, the claim is: Check all that apply.</div><div><div><input type="checkbox"/> Contingent</div><div><input type="checkbox"/> Unliquidated</div><div><input type="checkbox"/> Disputed</div></div><div><div>Nature of lien. Check all that apply.</div><div><div><input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan)</div><div><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)</div><div><input type="checkbox"/> Judgment lien from a lawsuit</div><div><input type="checkbox"/> Other (including a right to offset)</div></div><div><div>Last 4 digits of account number 9587</div></div></div></div></div></div></div>
2.7	<div><div>Describe the property that secures the claim: \$ 544,427.83 \$ 800,000.00 \$ 0.00</div><div><div><div>Shellpoint Mortgage</div><div>Creditor's Name</div><div>PO Box 10826</div><div>Number Street</div><div>Greenville SC 29603</div><div>City State ZIP Code</div></div><div><div>Who owes the debt? Check one.</div><div><div><input checked="" type="checkbox"/> Debtor 1 only</div><div><input type="checkbox"/> Debtor 2 only</div><div><input type="checkbox"/> Debtor 1 and Debtor 2 only</div><div><input type="checkbox"/> At least one of the debtors and another</div></div><div><div><input type="checkbox"/> Check if this claim relates to a community debt</div></div><div><div>Date debt was incurred</div></div></div><div><div>3317 Woodvalley Dr - \$800,000.00</div><div><div>As of the date you file, the claim is: Check all that apply.</div><div><div><input type="checkbox"/> Contingent</div><div><input type="checkbox"/> Unliquidated</div><div><input type="checkbox"/> Disputed</div></div><div><div>Nature of lien. Check all that apply.</div><div><div><input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan)</div><div><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)</div><div><input type="checkbox"/> Judgment lien from a lawsuit</div><div><input type="checkbox"/> Other (including a right to offset)</div></div><div><div>Last 4 digits of account number</div></div></div></div></div></div></div>

2.8	Describe the property that secures the claim: \$ 180,000.00 \$ 525,000.00 \$ 0.00		
<div>Signature FCU</div> <div>Creditor's Name</div> <div>12 Herbert St,</div> <div>Number Street</div> <div>Alexandria VA 22305</div> <div>City State ZIP Code</div>		<div>33796 Freeport Dr - \$525,000.00</div>	
<div>Who owes the debt? Check one.</div> <div><input checked="" type="checkbox"/> Debtor 1 only</div> <div><input type="checkbox"/> Debtor 2 only</div> <div><input type="checkbox"/> Debtor 1 and Debtor 2 only</div> <div><input type="checkbox"/> At least one of the debtors and another</div> <div><input type="checkbox"/> Check if this claim relates to a community debt</div> <div>Date debt was incurred</div>		<div>As of the date you file, the claim is: Check all that apply.</div> <div><input type="checkbox"/> Contingent</div> <div><input type="checkbox"/> Unliquidated</div> <div><input type="checkbox"/> Disputed</div> <div>Nature of lien. Check all that apply.</div> <div><input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan)</div> <div><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)</div> <div><input type="checkbox"/> Judgment lien from a lawsuit</div> <div><input type="checkbox"/> Other (including a right to offset)</div> <div>Last 4 digits of account number</div>	
2.9	Describe the property that secures the claim: \$ 130,000.00 \$ 0.00 \$ 130,000.00		
<div>Small Business Administration</div> <div>Creditor's Name</div> <div>409 3rd St., SW</div> <div>Number Street</div> <div>Washington DC 20416</div> <div>City State ZIP Code</div>		<div>Personal property of Debtor 1 - \$0.00 EIDL loan</div>	
<div>Who owes the debt? Check one.</div> <div><input checked="" type="checkbox"/> Debtor 1 only</div> <div><input type="checkbox"/> Debtor 2 only</div> <div><input type="checkbox"/> Debtor 1 and Debtor 2 only</div> <div><input type="checkbox"/> At least one of the debtors and another</div> <div><input type="checkbox"/> Check if this claim relates to a community debt</div> <div>Date debt was incurred</div>		<div>As of the date you file, the claim is: Check all that apply.</div> <div><input type="checkbox"/> Contingent</div> <div><input type="checkbox"/> Unliquidated</div> <div><input type="checkbox"/> Disputed</div> <div>Nature of lien. Check all that apply.</div> <div><input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan)</div> <div><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)</div> <div><input type="checkbox"/> Judgment lien from a lawsuit</div> <div><input type="checkbox"/> Other (including a right to offset)</div> <div>Last 4 digits of account number</div>	
Add the dollar value of your entries in Column A on this page. Write that number here: \$ 2,618,735.63			

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

<div>Richard Jay Hackerman</div> <div>Creditor's Name</div> <div>3635 OLD COURT RD</div> <div>Number Street</div> <div>STE 208</div> <div>Pikesville MD 21208</div> <div>City State ZIP Code</div>	<div>On which line in Part 1 did you enter the creditor? 2.4</div> <div>Last 4 digits of account number</div>
<div>US Attorney</div> <div>Creditor's Name</div> <div>36 S Charles St</div> <div>Number Street</div> <div>Baltimore MD 21201</div> <div>City State ZIP Code</div>	<div>On which line in Part 1 did you enter the creditor? 2.9</div> <div>Last 4 digits of account number</div>

Fill in this information to identify your case:

Debtor 1 Seth L Blum
First Name Middle Name Last Name

Debtor 2 Bessy G Blum
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Maryland

Case number (if know) 25-10005

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- ☐ No. Go to Part 2.
- ☒ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

2.1

Blanca Amaya
 Priority Creditor's Name

8450 Loch Raven Blvd
 Number Street
 Towson MD 21286
 City State ZIP Code

Who owes the debt? Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations
- ☐ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☒ Other. Specify

Total claim	Priority amount	Nonpriority amount
\$ 2,100.00	\$ 2,100.00	\$ 0.00

2.2

Comptroller of Maryland

Priority Creditor's Name

7 St Paul St

NumberStreet

Baltimore MD21202

CityStateZIP Code

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☒ Unliquidated

☐ Disputed

Type of PRIORITY unsecured claim:

☐ Domestic support obligations

☒ Taxes and certain other debts you owe the government

☐ Claims for death or personal injury while you were intoxicated

☐ Other. Specify

\$ Unknown

\$ Unknown

\$ Unknown

Part 1: Your PRIORITY Unsecured Claims — Continuation Page

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

		Total claim	Priority amount	Nonpriority amount	
2.3	<div>Internal Revenue Service Priority Creditor's Name PO Box 7346 Number Street Philadelphia PA 19101 City State ZIP Code Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</div>	<div>Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify</div>	\$ Unknown	\$ Unknown	\$ Unknown

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?
☐ No. You have nothing else to report in this part. Submit to the court with your other schedules.
☒ Yes. Fill in all of the information below.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

		Total claim	
4.1	<div>American Express Nonpriority Creditor's Name PO Box 981535 Number Street El Paso TX 79998 City State ZIP Code Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</div>	<div>Last 4 digits of account number 3002 When was the debt incurred? As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card Debt</div>	\$ 875.96
4.2	<div>American Express Nonpriority Creditor's Name PO Box 981535 Number Street El Paso TX 79998 City State ZIP Code Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</div>	<div>Last 4 digits of account number 1008 When was the debt incurred? As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card Debt</div>	\$ 13,104.00

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4.6	<div>Capital One</div> <div>Nonpriority Creditor's Name</div> <div>PO Box 30285</div> <div>Number Street</div> <div>Salt Lake City UT 84130</div> <div>City State ZIP Code</div> <div>Who owes the debt? Check one.</div> <div><input checked="" type="checkbox"/> Debtor 1 only</div> <div><input type="checkbox"/> Debtor 2 only</div> <div><input type="checkbox"/> Debtor 1 and Debtor 2 only</div> <div><input type="checkbox"/> At least one of the debtors and another</div> <div><input type="checkbox"/> Check if this claim relates to a community debt</div> <div>Is the claim subject to offset?</div> <div><input checked="" type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>	<div>Last 4 digits of account number 6686</div> <div>When was the debt incurred? </div> <div>As of the date you file, the claim is: Check all that apply.</div> <div><input type="checkbox"/> Contingent</div> <div><input type="checkbox"/> Unliquidated</div> <div><input type="checkbox"/> Disputed</div> <div>Type of NONPRIORITY unsecured claim:</div> <div><input type="checkbox"/> Student loans</div> <div><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div> <div><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div> <div><input checked="" type="checkbox"/> Other. Specify Credit Card Debt</div>	\$ 12,856.00
4.7	<div>Chase</div> <div>Nonpriority Creditor's Name</div> <div>PO Box 15298</div> <div>Number Street</div> <div>Wilmington DE 19850</div> <div>City State ZIP Code</div> <div>Who owes the debt? Check one.</div> <div><input type="checkbox"/> Debtor 1 only</div> <div><input type="checkbox"/> Debtor 2 only</div> <div><input type="checkbox"/> Debtor 1 and Debtor 2 only</div> <div><input checked="" type="checkbox"/> At least one of the debtors and another</div> <div><input type="checkbox"/> Check if this claim relates to a community debt</div> <div>Is the claim subject to offset?</div> <div><input checked="" type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>	<div>Last 4 digits of account number 7829</div> <div>When was the debt incurred? </div> <div>As of the date you file, the claim is: Check all that apply.</div> <div><input type="checkbox"/> Contingent</div> <div><input type="checkbox"/> Unliquidated</div> <div><input type="checkbox"/> Disputed</div> <div>Type of NONPRIORITY unsecured claim:</div> <div><input type="checkbox"/> Student loans</div> <div><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div> <div><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div> <div><input checked="" type="checkbox"/> Other. Specify Credit Card Debt</div>	\$ 11,983.00
4.8	<div>Chase</div> <div>Nonpriority Creditor's Name</div> <div>PO Box 15298</div> <div>Number Street</div> <div>Wilmington DE 19850</div> <div>City State ZIP Code</div> <div>Who owes the debt? Check one.</div> <div><input checked="" type="checkbox"/> Debtor 1 only</div> <div><input type="checkbox"/> Debtor 2 only</div> <div><input type="checkbox"/> Debtor 1 and Debtor 2 only</div> <div><input type="checkbox"/> At least one of the debtors and another</div> <div><input type="checkbox"/> Check if this claim relates to a community debt</div> <div>Is the claim subject to offset?</div> <div><input checked="" type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>	<div>Last 4 digits of account number 7255</div> <div>When was the debt incurred? </div> <div>As of the date you file, the claim is: Check all that apply.</div> <div><input type="checkbox"/> Contingent</div> <div><input type="checkbox"/> Unliquidated</div> <div><input type="checkbox"/> Disputed</div> <div>Type of NONPRIORITY unsecured claim:</div> <div><input type="checkbox"/> Student loans</div> <div><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div> <div><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div> <div><input checked="" type="checkbox"/> Other. Specify Credit Card Debt</div>	\$ 1,448.75

4.9	<div>Chase</div> <div>Nonpriority Creditor's Name</div> <div>PO Box 15298</div> <div>Number Street</div> <div>Wilmington DE 19850</div> <div>City State ZIP Code</div> <div>Who owes the debt? Check one.</div> <div><div><input type="checkbox"/> Debtor 1 only</div><div><input type="checkbox"/> Debtor 2 only</div><div><input type="checkbox"/> Debtor 1 and Debtor 2 only</div><div><input checked="" type="checkbox"/> At least one of the debtors and another</div><div><input type="checkbox"/> Check if this claim relates to a community debt</div></div> <div>Is the claim subject to offset?</div> <div><div><input checked="" type="checkbox"/> No</div><div><input type="checkbox"/> Yes</div></div>	<div>Last 4 digits of account number 4058</div> <div>When was the debt incurred? </div> <div>As of the date you file, the claim is: Check all that apply.</div> <div><div><input type="checkbox"/> Contingent</div><div><input type="checkbox"/> Unliquidated</div><div><input type="checkbox"/> Disputed</div></div> <div>Type of NONPRIORITY unsecured claim:</div> <div><div><input type="checkbox"/> Student loans</div><div><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div><div><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div><div><input checked="" type="checkbox"/> Other. Specify Credit Card Debt</div></div>	<div>\$ 500.00</div>
4.10	<div>Chase</div> <div>Nonpriority Creditor's Name</div> <div>PO Box 15298</div> <div>Number Street</div> <div>Wilmington DE 19850</div> <div>City State ZIP Code</div> <div>Who owes the debt? Check one.</div> <div><div><input type="checkbox"/> Debtor 1 only</div><div><input checked="" type="checkbox"/> Debtor 2 only</div><div><input type="checkbox"/> Debtor 1 and Debtor 2 only</div><div><input type="checkbox"/> At least one of the debtors and another</div><div><input type="checkbox"/> Check if this claim relates to a community debt</div></div> <div>Is the claim subject to offset?</div> <div><div><input checked="" type="checkbox"/> No</div><div><input type="checkbox"/> Yes</div></div>	<div>Last 4 digits of account number 7678</div> <div>When was the debt incurred? </div> <div>As of the date you file, the claim is: Check all that apply.</div> <div><div><input type="checkbox"/> Contingent</div><div><input type="checkbox"/> Unliquidated</div><div><input type="checkbox"/> Disputed</div></div> <div>Type of NONPRIORITY unsecured claim:</div> <div><div><input type="checkbox"/> Student loans</div><div><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div><div><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div><div><input checked="" type="checkbox"/> Other. Specify Credit Card Debt</div></div>	<div>\$ 7,872.22</div>
4.11	<div>Chase</div> <div>Nonpriority Creditor's Name</div> <div>PO Box 15298</div> <div>Number Street</div> <div>Wilmington DE 19850</div> <div>City State ZIP Code</div> <div>Who owes the debt? Check one.</div> <div><div><input type="checkbox"/> Debtor 1 only</div><div><input type="checkbox"/> Debtor 2 only</div><div><input type="checkbox"/> Debtor 1 and Debtor 2 only</div><div><input checked="" type="checkbox"/> At least one of the debtors and another</div><div><input type="checkbox"/> Check if this claim relates to a community debt</div></div> <div>Is the claim subject to offset?</div> <div><div><input checked="" type="checkbox"/> No</div><div><input type="checkbox"/> Yes</div></div>	<div>Last 4 digits of account number 9887</div> <div>When was the debt incurred? </div> <div>As of the date you file, the claim is: Check all that apply.</div> <div><div><input type="checkbox"/> Contingent</div><div><input type="checkbox"/> Unliquidated</div><div><input type="checkbox"/> Disputed</div></div> <div>Type of NONPRIORITY unsecured claim:</div> <div><div><input type="checkbox"/> Student loans</div><div><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div><div><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div><div><input checked="" type="checkbox"/> Other. Specify Credit Card Debt</div></div>	<div>\$ 19,940.00</div>

4.12	<div>Chase</div> <div>Nonpriority Creditor's Name</div> <div>PO Box 15298</div> <div>Number Street</div> <div>Wilmington DE 19850</div> <div>City State ZIP Code</div> <div>Who owes the debt? Check one.</div> <div><input checked="" type="checkbox"/> Debtor 1 only</div> <div><input type="checkbox"/> Debtor 2 only</div> <div><input type="checkbox"/> Debtor 1 and Debtor 2 only</div> <div><input type="checkbox"/> At least one of the debtors and another</div> <div><input type="checkbox"/> Check if this claim relates to a community debt</div> <div>Is the claim subject to offset?</div> <div><input checked="" type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>	<div>Last 4 digits of account number 7148</div> <div>When was the debt incurred? _____</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div><input type="checkbox"/> Contingent</div> <div><input type="checkbox"/> Unliquidated</div> <div><input type="checkbox"/> Disputed</div> <div>Type of NONPRIORITY unsecured claim:</div> <div><input type="checkbox"/> Student loans</div> <div><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div> <div><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div> <div><input checked="" type="checkbox"/> Other. Specify Credit Card Debt</div>	<div>\$ 1,969.85</div>
4.13	<div>Chase</div> <div>Nonpriority Creditor's Name</div> <div>PO Box 15298</div> <div>Number Street</div> <div>Wilmington DE 19850</div> <div>City State ZIP Code</div> <div>Who owes the debt? Check one.</div> <div><input type="checkbox"/> Debtor 1 only</div> <div><input type="checkbox"/> Debtor 2 only</div> <div><input type="checkbox"/> Debtor 1 and Debtor 2 only</div> <div><input checked="" type="checkbox"/> At least one of the debtors and another</div> <div><input type="checkbox"/> Check if this claim relates to a community debt</div> <div>Is the claim subject to offset?</div> <div><input checked="" type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>	<div>Last 4 digits of account number 2037</div> <div>When was the debt incurred? _____</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div><input type="checkbox"/> Contingent</div> <div><input type="checkbox"/> Unliquidated</div> <div><input type="checkbox"/> Disputed</div> <div>Type of NONPRIORITY unsecured claim:</div> <div><input type="checkbox"/> Student loans</div> <div><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div> <div><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div> <div><input checked="" type="checkbox"/> Other. Specify Credit Card Debt</div>	<div>\$ 20,128.77</div>
4.14	<div>Citibank NA</div> <div>Nonpriority Creditor's Name</div> <div>PO Box 6500</div> <div>Number Street</div> <div>Sioux Falls SD 57117</div> <div>City State ZIP Code</div> <div>Who owes the debt? Check one.</div> <div><input checked="" type="checkbox"/> Debtor 1 only</div> <div><input type="checkbox"/> Debtor 2 only</div> <div><input type="checkbox"/> Debtor 1 and Debtor 2 only</div> <div><input type="checkbox"/> At least one of the debtors and another</div> <div><input type="checkbox"/> Check if this claim relates to a community debt</div> <div>Is the claim subject to offset?</div> <div><input checked="" type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>	<div>Last 4 digits of account number 7403</div> <div>When was the debt incurred? _____</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div><input type="checkbox"/> Contingent</div> <div><input type="checkbox"/> Unliquidated</div> <div><input type="checkbox"/> Disputed</div> <div>Type of NONPRIORITY unsecured claim:</div> <div><input type="checkbox"/> Student loans</div> <div><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div> <div><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div> <div><input checked="" type="checkbox"/> Other. Specify Credit Card Debt</div>	<div>\$ 538.54</div>

4.15	<div>Discover</div> <div>Nonpriority Creditor's Name</div> <div>PO Box 30943</div> <div>Number Street</div> <div>Salt Lake City UT 84130</div> <div>City State ZIP Code</div> <div>Who owes the debt? Check one.</div> <div><div><input type="checkbox"/> Debtor 1 only</div><div><input type="checkbox"/> Debtor 2 only</div><div><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only</div><div><input type="checkbox"/> At least one of the debtors and another</div><div><input type="checkbox"/> Check if this claim relates to a community debt</div></div> <div>Is the claim subject to offset?</div> <div><div><input checked="" type="checkbox"/> No</div><div><input type="checkbox"/> Yes</div></div>	<div>Last 4 digits of account number 9357</div> <div>When was the debt incurred? _____</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div><div><input type="checkbox"/> Contingent</div><div><input type="checkbox"/> Unliquidated</div><div><input type="checkbox"/> Disputed</div></div> <div>Type of NONPRIORITY unsecured claim:</div> <div><div><input type="checkbox"/> Student loans</div><div><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div><div><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div><div><input checked="" type="checkbox"/> Other. Specify</div></div>	\$ 4,000.00
4.16	<div>Kagan Stern Marinello & Beard, LLC</div> <div>Nonpriority Creditor's Name</div> <div>238 West St</div> <div>Number Street</div> <div>Annapolis MD 21401</div> <div>City State ZIP Code</div> <div>Who owes the debt? Check one.</div> <div><div><input type="checkbox"/> Debtor 1 only</div><div><input type="checkbox"/> Debtor 2 only</div><div><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only</div><div><input type="checkbox"/> At least one of the debtors and another</div><div><input type="checkbox"/> Check if this claim relates to a community debt</div></div> <div>Is the claim subject to offset?</div> <div><div><input checked="" type="checkbox"/> No</div><div><input type="checkbox"/> Yes</div></div>	<div>Last 4 digits of account number</div> <div>When was the debt incurred? _____</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div><div><input type="checkbox"/> Contingent</div><div><input type="checkbox"/> Unliquidated</div><div><input checked="" type="checkbox"/> Disputed</div></div> <div>Type of NONPRIORITY unsecured claim:</div> <div><div><input type="checkbox"/> Student loans</div><div><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div><div><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div><div><input checked="" type="checkbox"/> Other. Specify Legal services</div></div>	\$ 3,500.00
4.17	<div>Lewicky, O'Connor, Hunt & Meiser, LLC</div> <div>Nonpriority Creditor's Name</div> <div>8110 Maple Lawn Blvd Suite 160</div> <div>Number Street</div> <div>Fulton MD 20759</div> <div>City State ZIP Code</div> <div>Who owes the debt? Check one.</div> <div><div><input type="checkbox"/> Debtor 1 only</div><div><input type="checkbox"/> Debtor 2 only</div><div><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only</div><div><input type="checkbox"/> At least one of the debtors and another</div><div><input type="checkbox"/> Check if this claim relates to a community debt</div></div> <div>Is the claim subject to offset?</div> <div><div><input checked="" type="checkbox"/> No</div><div><input type="checkbox"/> Yes</div></div>	<div>Last 4 digits of account number</div> <div>When was the debt incurred? _____</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div><div><input type="checkbox"/> Contingent</div><div><input type="checkbox"/> Unliquidated</div><div><input checked="" type="checkbox"/> Disputed</div></div> <div>Type of NONPRIORITY unsecured claim:</div> <div><div><input type="checkbox"/> Student loans</div><div><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div><div><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div><div><input checked="" type="checkbox"/> Other. Specify</div></div>	\$ 2,500.00

4.18	<div>Merrill Thomas</div> <div>Nonpriority Creditor's Name</div> <div>241 QUIET CREEK DRIVE</div> <div>Number Street</div> <div>Gettysburg PA 17325</div> <div>City State ZIP Code</div> <div>Who owes the debt? Check one.</div> <div><div><input type="checkbox"/> Debtor 1 only</div><div><input type="checkbox"/> Debtor 2 only</div><div><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only</div><div><input type="checkbox"/> At least one of the debtors and another</div><div><input type="checkbox"/> Check if this claim relates to a community debt</div></div> <div>Is the claim subject to offset?</div> <div><div><input checked="" type="checkbox"/> No</div><div><input type="checkbox"/> Yes</div></div>	<div>Last 4 digits of account number</div> <div>When was the debt incurred? _____</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div><div><input checked="" type="checkbox"/> Contingent</div><div><input checked="" type="checkbox"/> Unliquidated</div><div><input checked="" type="checkbox"/> Disputed</div></div> <div>Type of NONPRIORITY unsecured claim:</div> <div><div><input type="checkbox"/> Student loans</div><div><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div><div><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div><div><input checked="" type="checkbox"/> Other. Specify lawsuit</div></div>	\$ <u>Unknown</u>
4.19	<div>Small Business Administration</div> <div>Nonpriority Creditor's Name</div> <div>409 3rd St., SW</div> <div>Number Street</div> <div>Washington DC 20416</div> <div>City State ZIP Code</div> <div>Who owes the debt? Check one.</div> <div><div><input type="checkbox"/> Debtor 1 only</div><div><input checked="" type="checkbox"/> Debtor 2 only</div><div><input type="checkbox"/> Debtor 1 and Debtor 2 only</div><div><input type="checkbox"/> At least one of the debtors and another</div><div><input type="checkbox"/> Check if this claim relates to a community debt</div></div> <div>Is the claim subject to offset?</div> <div><div><input checked="" type="checkbox"/> No</div><div><input type="checkbox"/> Yes</div></div>	<div>Last 4 digits of account number</div> <div>When was the debt incurred? _____</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div><div><input type="checkbox"/> Contingent</div><div><input type="checkbox"/> Unliquidated</div><div><input type="checkbox"/> Disputed</div></div> <div>Type of NONPRIORITY unsecured claim:</div> <div><div><input type="checkbox"/> Student loans</div><div><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div><div><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div><div><input checked="" type="checkbox"/> Other. Specify Monies Loaned / Advanced</div></div>	\$ <u>19,000.00</u>
4.20	<div>Truist Bank/Lightstream</div> <div>Nonpriority Creditor's Name</div> <div>150 S Stratford Rd</div> <div>Number Street</div> <div>Winston Salem NC 27104</div> <div>City State ZIP Code</div> <div>Who owes the debt? Check one.</div> <div><div><input checked="" type="checkbox"/> Debtor 1 only</div><div><input type="checkbox"/> Debtor 2 only</div><div><input type="checkbox"/> Debtor 1 and Debtor 2 only</div><div><input type="checkbox"/> At least one of the debtors and another</div><div><input type="checkbox"/> Check if this claim relates to a community debt</div></div> <div>Is the claim subject to offset?</div> <div><div><input checked="" type="checkbox"/> No</div><div><input type="checkbox"/> Yes</div></div>	<div>Last 4 digits of account number</div> <div>When was the debt incurred? _____</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div><div><input type="checkbox"/> Contingent</div><div><input type="checkbox"/> Unliquidated</div><div><input type="checkbox"/> Disputed</div></div> <div>Type of NONPRIORITY unsecured claim:</div> <div><div><input type="checkbox"/> Student loans</div><div><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div><div><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div><div><input checked="" type="checkbox"/> Other. Specify Monies Loaned / Advanced</div></div>	\$ <u>79,962.15</u>

4.21	<div>Wells Fargo</div> <div>Nonpriority Creditor's Name</div> <div>PO Box 522</div> <div>Number Street</div> <div>Des Moines IA 50306</div> <div>City State ZIP Code</div> <div>Who owes the debt? Check one.</div> <div><input checked="" type="checkbox"/> Debtor 1 only</div> <div><input type="checkbox"/> Debtor 2 only</div> <div><input type="checkbox"/> Debtor 1 and Debtor 2 only</div> <div><input type="checkbox"/> At least one of the debtors and another</div> <div><input type="checkbox"/> Check if this claim relates to a community debt</div> <div>Is the claim subject to offset?</div> <div><input checked="" type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>	<div>Last 4 digits of account number 5537</div> <div>When was the debt incurred?</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div><input type="checkbox"/> Contingent</div> <div><input type="checkbox"/> Unliquidated</div> <div><input type="checkbox"/> Disputed</div> <div>Type of NONPRIORITY unsecured claim:</div> <div><input type="checkbox"/> Student loans</div> <div><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div> <div><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div> <div><input checked="" type="checkbox"/> Other. Specify Monies Loaned / Advanced</div>	\$ 23,794.00
4.22	<div>Wells Fargo</div> <div>Nonpriority Creditor's Name</div> <div>PO Box 10347</div> <div>Number Street</div> <div>Des Moines IA 50306</div> <div>City State ZIP Code</div> <div>Who owes the debt? Check one.</div> <div><input checked="" type="checkbox"/> Debtor 1 only</div> <div><input type="checkbox"/> Debtor 2 only</div> <div><input type="checkbox"/> Debtor 1 and Debtor 2 only</div> <div><input type="checkbox"/> At least one of the debtors and another</div> <div><input type="checkbox"/> Check if this claim relates to a community debt</div> <div>Is the claim subject to offset?</div> <div><input checked="" type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>	<div>Last 4 digits of account number 7500</div> <div>When was the debt incurred?</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div><input type="checkbox"/> Contingent</div> <div><input type="checkbox"/> Unliquidated</div> <div><input type="checkbox"/> Disputed</div> <div>Type of NONPRIORITY unsecured claim:</div> <div><input type="checkbox"/> Student loans</div> <div><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div> <div><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div> <div><input checked="" type="checkbox"/> Other. Specify Credit Card Debt</div>	\$ 4,131.00
4.23	<div>Wells Fargo</div> <div>Nonpriority Creditor's Name</div> <div>PO Box 10347</div> <div>Number Street</div> <div>Des Moines IA 50306</div> <div>City State ZIP Code</div> <div>Who owes the debt? Check one.</div> <div><input checked="" type="checkbox"/> Debtor 1 only</div> <div><input type="checkbox"/> Debtor 2 only</div> <div><input type="checkbox"/> Debtor 1 and Debtor 2 only</div> <div><input type="checkbox"/> At least one of the debtors and another</div> <div><input type="checkbox"/> Check if this claim relates to a community debt</div> <div>Is the claim subject to offset?</div> <div><input checked="" type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>	<div>Last 4 digits of account number 6612</div> <div>When was the debt incurred?</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div><input type="checkbox"/> Contingent</div> <div><input type="checkbox"/> Unliquidated</div> <div><input type="checkbox"/> Disputed</div> <div>Type of NONPRIORITY unsecured claim:</div> <div><input type="checkbox"/> Student loans</div> <div><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div> <div><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</div> <div><input checked="" type="checkbox"/> Other. Specify Credit Card Debt</div>	\$ 14,978.00

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

US Attorney

Creditor's Name

36 S Charles St

Number Street

Baltimore MD 21201

City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.19 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured

Last 4 digits of account number

WILLIAM B LARSON JR., Creditor's Name		On which entry in Part 1 or Part 2 did you list the original creditor?	
MANNING GROSS + MASSENBURG LLP		Line 4.18 of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured	
Number Street 1007 N. ORANGE STREET #711		Claims	
Wilmington DE 19801		Last 4 digits of account number	
City	State	ZIP Code	

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

		Total claim
Total claims from Part 1	6a. Domestic support obligations	6a. \$ 0.00
	6b. Taxes and certain other debts you owe the government	6b. \$ 0.00
	6c. Claims for death or personal injury while you were intoxicated	6c. \$ 0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$ 2,100.00
	6e. Total. Add lines 6a through 6d.	6e. \$ 2,100.00
		Total claim
Total claims from Part 2	6f. Student loans	6f. \$ 0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$ 0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$ 0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. \$ 466,761.92
	6j. Total. Add lines 6f through 6i.	6j. \$ 466,761.92

Fill in this information to identify your case:

Debtor 1 Seth L Blum
First Name Middle Name Last Name

Debtor 2 Bessy G Blum
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Maryland

Case number 25-10005
 (if know)

☐ Check if this is
an amended
filing

Official Form 106G**Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease	State what the contract or lease is for
2.1	Blanca Amaya <small>Name</small> 8450 Loch Raven Blvd <small>Street</small> Towson MD 21286 <small>City State ZIP Code</small>	Residential lease Lessor

Fill in this information to identify your case:

Debtor 1 Seth L Blum
First Name Middle Name Last Name

Debtor 2 Bessy G Blum
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Maryland

Case number 25-10005
 (if know)

☐ Check if this is
an amended
filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

- Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)
☒ No
☐ Yes
- Within the last 8 years, have you lived in a community property state or territory?** (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.*)
☒ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
- In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.**

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt
 Check all schedules that apply:

Fill in this information to identify your case:

Debtor 1	Seth L Blum		
	First Name	Middle Name	Last Name
Debtor 2	Bessy G Blum		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: District of Maryland			
Case number	25-10005		
(If known)			

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

- ☒ Employed
☐ Not employed

- ☒ Employed
☐ Not employed

Occupation

Office Leader

Business banker

Pinnacle Bank

CFG Community Bank

Employer's name

Employer's address

150 3RD AVENUE SOUTH, SUI
Number Street

2455 House St
Number Street

Nashville, TN 37201

Baltimore, MD 21230

City State ZIP Code

City State ZIP Code

How long employed there? 7 months

2 months

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ 13,363.74	\$ 10,050.00
3. Estimate and list monthly overtime pay.	+ \$ 0.00	+ \$ 0.00
4. Calculate gross income. Add line 2 + line 3.	\$ 13,363.74	\$ 10,050.00

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here → 4.	\$ 13,363.74	\$ 10,050.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 2,331.38	\$ 2,319.48
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 2,133.32	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 1,080.74	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify: Disability, ID Theft Buy Up	5h. + \$ 30.40	+ \$ 14.00
Legal	\$	\$ 20.00
	\$	\$
	\$	\$
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 5,575.84	\$ 2,353.48
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 7,787.90	\$ 7,696.52
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 120.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify: _____	8h. + \$ 0.00	+ \$ 0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ 0.00	\$ 120.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 7,787.90	\$ 7,816.52
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. + \$	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> , if it applies	12.	\$ 15,604.42
13. Do you expect an increase or decrease within the year after you file this form? <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: _____		Combined monthly income

Fill in this information to identify your case:

Debtor 1 Seth L Blum
 First Name Middle Name Last Name

Debtor 2 Bessy G Blum
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Maryland
 (State)

Case number 25-10005
 (If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☐ No. Go to line 2.
- ☒ Yes. Does Debtor 2 live in a separate household?
- ☒ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐ No☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Child

3

☐ No

☒ Yes

Child

6

☐ No

☒ Yes

Child

11

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ 3,792.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 500.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

Debtor 1 Seth L Blum & Bessy G Blum
 First Name Middle Name Last Name

Case number (if known) 25-10005

		Your expenses
5.	Additional mortgage payments for your residence , such as home equity loans	5. \$ <u>0.00</u>
6.	Utilities:	
6a.	Electricity, heat, natural gas	6a. \$ <u>600.00</u>
6b.	Water, sewer, garbage collection	6b. \$ <u>0.00</u>
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>400.00</u>
6d.	Other. Specify: <u>Security</u>	6d. \$ <u>150.00</u>
7.	Food and housekeeping supplies	7. \$ <u>1,800.00</u>
8.	Childcare and children's education costs	8. \$ <u>1,600.00</u>
9.	Clothing, laundry, and dry cleaning	9. \$ <u>100.00</u>
10.	Personal care products and services	10. \$ <u>200.00</u>
11.	Medical and dental expenses	11. \$ <u>50.00</u>
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>600.00</u>
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ <u>800.00</u>
14.	Charitable contributions and religious donations	14. \$ <u>350.00</u>
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a.	Life insurance	15a. \$ <u>175.00</u>
15b.	Health insurance	15b. \$ <u>0.00</u>
15c.	Vehicle insurance	15c. \$ <u>200.00</u>
15d.	Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>
17.	Installment or lease payments:	
17a.	Car payments for Vehicle 1	17a. \$ <u>1,238.57</u>
17b.	Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c.	Other. Specify: _____	17c. \$ <u>0.00</u>
17d.	Other. Specify: _____	17d. \$ <u>0.00</u>
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ <u>0.00</u>
19.	Other payments you make to support others who do not live with you. Specify: _____	19. \$ <u>0.00</u>
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a.	Mortgages on other property	20a. \$ <u>0.00</u>
20b.	Real estate taxes	20b. \$ <u>0.00</u>
20c.	Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d.	Maintenance, repair, and upkeep expenses	20d. \$ <u>150.00</u>
20e.	Homeowner's association or condominium dues	20e. \$ <u>700.00</u>

Debtor 1 Seth L Blum
 First Name Middle Name Last Name

Case number (if known) 25-10005

21. **Other.** Specify: _____

21. +\$ 0.00

+ \$ _____

+ \$ _____

22. **Calculate your monthly expenses.**

22a. Add lines 4 through 21.

22a. \$ 13,405.57

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.

22b. \$ _____

22c. \$ 13,405.57

23. **Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. \$ 15,604.42

23b. Copy your monthly expenses from line 22c above.

23b. - \$ 13,405.57

23c. Subtract your monthly expenses from your monthly income.
 The result is your *monthly net income*.

23c. \$ 2,198.85

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here:

Fill in this information to identify your case:

Debtor 1 Seth L Blum
First Name Middle Name Last Name

Debtor 2 Bessy G Blum
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the District of Maryland

Case number 25-10005
(If known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ . Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Seth L Blum

Signature of Debtor 1

X /s/ Bessy G Blum

Signature of Debtor 2

Date 01/29/2025
MM / DD / YYYY

Date 01/29/2025
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1 Seth L Blum
 First Name Middle Name Last Name

Debtor 2 Bessy G Blum
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Maryland

Case number 25-10005
 (if know)

☐ Check if this is
an amended
filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☒ Married
- ☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☐ No
- ☒ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
3501 Arborwood Ct Number Street Pikesville MD 21208 City State ZIP Code	From <u>09/2020</u> To <u>04/2022</u>	<input checked="" type="checkbox"/> Same as Debtor 1	<input checked="" type="checkbox"/> Same as Debtor 1 From _____ To _____
8450 Loch Raven Blvd Number Street Towson MD 21286 City State ZIP Code	From <u>02/2022</u> To <u>06/2022</u>	<input checked="" type="checkbox"/> Same as Debtor 1	<input checked="" type="checkbox"/> Same as Debtor 1 From _____ To _____

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No
- ☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H)

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.
 If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
- ☒ Yes. Fill in the details.

Debtor

Seth L. Blum & Bessy G Blum
First Name Middle Name Last Name

Case number(if known) 25-10005

Debtor 1**Sources of income**
Check all that apply**Gross income**
(before deductions and
exclusions)**From January 1 of current year until the date
you filed for bankruptcy:**

- ☒ Wages, commissions,
bonuses, tips \$ _____
- ☐ Operating a business

Debtor 2**Sources of income**
Check all that apply**Gross income**
(before deductions and
exclusions)

- ☐ Wages, commissions,
bonuses, tips \$ _____
- ☐ Operating a business

For last calendar year:(January 1 to December 31, 2024)

- ☒ Wages, commissions,
bonuses, tips \$ 128,763.38
- ☐ Operating a business

- ☐ Wages, commissions,
bonuses, tips \$ 41,791.00
- ☐ Operating a business

For the calendar year before that:(January 1 to December 31, 2023)

- ☒ Wages, commissions,
bonuses, tips \$ 214,928.00
- ☐ Operating a business

- ☐ Wages, commissions,
bonuses, tips \$ _____
- ☐ Operating a business

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No
- ☒ Yes. Fill in the details.

Debtor 1**Sources of income**
Describe below.**Gross income from each
source**
(before deductions and
exclusions)**Debtor 2****Sources of income**
Describe below.**Gross income from each
source**
(before deductions and
exclusions)**From January 1 of current
year until the date you
filed for bankruptcy:****For last calendar year:**(January 1 to December 31,
2024)Rent\$ 25,000.00Rent\$ 48,900.00**For the calendar year
before that:**(January 1 to December 31,
2023)Interest\$ 326.00Dividends\$ 310.00Net Capital Gains\$ 40.00Rent\$ 80,183.00**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☒ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575* or more?

- ☐ No. Go to line 7.

- ☒ Yes. List below each creditor to whom you paid a total of \$7,575* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

Debtor

Seth L Blum & Bessy G Blum
First Name Middle Name Last Name

Case number(if known) 25-10005

- ☐ Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.
During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☐ No. Go to line 7.

- ☐ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
Shellpoint Mortgage Creditor's Name PO Box 10826 Number Street Greenville SC 29603 City State ZIP Code	<u>12/01/2024</u>	\$ <u>11,376.00</u>	\$ <u>544,427.83</u>	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
Presidential Bank Creditor's Name 4520 East West Hwy Number Street Bethesda MD 20814 City State ZIP Code	<u>12/01/2024</u>	\$ <u>13,188.00</u>	\$ <u>335,217.94</u>	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? *Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.*

- ☒ No.
☐ Yes. List all payments to an insider.

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

- ☒ No.
☐ Yes. List all payments that benefited an insider.

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No
☒ Yes. Fill in the details.

	Nature of the case	Court or agency	Status of the case
Case title: MERRILL THOMAS V BESSY BLUM ET AL Case number: <u>JP13-24-009722</u>	Security deposit; Date filed: <u>07/10/2024</u>	<u>Delaware Justice of the Peace Court 13</u> Court Name <u>2 Penns Way Suite 203</u> Number Street <u>New Castle DE 19720</u> City State ZIP Code	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case title: <u>Elmo v Blum</u> Case number: <u>2024-0528-BWD</u>	Equitable lien; Date filed: <u>05/17/2024</u>	<u>Chancery Court, State of Delaware</u> Court Name Number Street City State ZIP Code	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded

Debtor

Seth L Blum & Bessy G Blum

First Name Middle Name Last Name

Case number(if known) 25-10005

Case title: Elmo v Blum
Case number:
C-03-JG-24-009959

Foreign judgment; Date filed:
11/07/2024

Baltimore County Cir Ct
Court Name

Number Street

City State ZIP Code

- ☐ Pending
☐ On appeal
☒ Concluded

Case title: Elmo v Blum
Case number:
C-03-CV-24-000826

Contract; Date filed: 03/05/2024

Baltimore County Cir Ct
Court Name

Number Street

City State ZIP Code

- ☒ Pending
☐ On appeal
☐ Concluded

Case title: Blum v Biakapia
Case number:
D-08-CV-23-026178

Confessed judgment/satisfied;
Date filed: 09/06/2023

District Court of MD Balto. County
Court Name

Number Street

City State ZIP Code

- ☐ Pending
☐ On appeal
☒ Concluded

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

- ☒ No. Go to line 11.
☐ Yes. Fill in the information below.

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No
☐ Yes. Fill in the details

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☒ No
☐ Yes. Fill in the details for each gift.

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☒ No
☐ Yes. Fill in the details for each gift or contribution.

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No
☐ Yes. Fill in the details.

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No
☒ Yes. Fill in the details.

Debtor Seth L Blum & Bessy G Blum
First Name Middle Name Last NameCase number(if known) 25-10005

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
<p><u>Chung & Press PC</u></p> <p>Person Who Was Paid</p> <p><u>6718 Whittier Ave</u></p> <p>Number Street</p> <p><u>Ste 200</u></p> <p><u>Mc Lean VA 22101</u></p> <p>City State ZIP Code</p> <p>Email or website address</p> <p>Person Who Made the Payment, if Not You</p>	<p>\$10,000 deposited into trust, from which \$3465 pre-petition fees and \$1738 filing fee were paid, leaving \$4797 on account.</p> <p><u>12/2024</u></p>	<p>\$ <u>8,262.00</u></p> <p>\$ _____</p>

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

- ☒ No
- ☐ Yes. Fill in the details.

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).

Do not include gifts and transfers that you have already listed on this statement.

- ☐ No
- ☒ Yes. Fill in the details.

Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
<p><u>Presidential Bank</u></p> <p>Person Who Received Transfer</p> <p>Number Street</p> <p>City State ZIP Code</p> <p>Person's relationship to you <u>none</u></p>	<p>Lien on 11486 W Sand Cove Rd, \$200,100.00</p> <p>Purchase money mortgage</p>	<p><u>01/25/2023</u></p>

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

- ☒ No
- ☐ Yes. Fill in the details.

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No
- ☐ Yes. Fill in the details.

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No
- ☐ Yes. Fill in the details.

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☒ No
- ☐ Yes. Fill in the details.

Debtor Seth L Blum & Bessy G Blum
First Name Middle Name Last NameCase number(if known) 25-10005**Part 9: Identify Property You Hold or Control for Someone Else****23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.**

- ☐ No
- ☒ Yes. Fill in the details.

	Where is the property?	Describe the property	Value
Debtors' children Owner's Name		kids UTMA accounts	\$ <u>6,500.00</u>
Number Street	Fidelity Number Street		
City State ZIP Code	City State ZIP Code		
Debtors' children Owner's Name		Accounts for Debtors' children (3 accounts)	\$ <u>0.37</u>
Number Street	Bank of America Number Street		
City State ZIP Code	City State ZIP Code		

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No
- ☐ Yes. Fill in the details.

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No
- ☐ Yes. Fill in the details.

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
- ☐ Yes. Fill in the details.

Part 11: Give Details About Your Business or Connections to Any Business**27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?**

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation
- ☒ No. None of the above applies. Go to Part 12.
- ☐ Yes. Check all that apply above and fill in the details below for each business.

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☒ No. None of the above applies. Go to Part 12.
- ☐ Yes. Check all that apply above and fill in the details below for each business.

Debtor

Seth L. Blum & Bessy G Blum
First Name Middle Name Last Name

Case number(if known) 25-10005

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

✕ /s/ Seth L Blum

Signature of Debtor 1

✕ /s/ Bessy G Blum

Signature of Debtor 2

Date 01/29/2025

Date 01/29/2025

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

UST EXHIBIT 3

Debtor Name Seth Blum & Kessy Blum
 United States Bankruptcy Court for the: _____ District of Maryland
 Case number: 25-10005

☐ Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: January
 Line of business: Real Estate

Date report filed: 3/3/2025
 MM/DD/YYYY

NAISC code: _____

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: _____

Original signature of responsible party Seth

Printed name of responsible party Seth Blum

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.

- | | Yes | No | N/A |
|--|-------------------------------------|-------------------------------------|-------------------------------------|
| 1. Did the business operate during the entire reporting period? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Do you plan to continue to operate the business next month? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have you paid all of your bills on time? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Did you pay your employees on time? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 6. Have you timely filed your tax returns and paid all of your taxes? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Have you timely filed all other required government filings? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 9. Have you timely paid all of your insurance premiums? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.

- | | | | |
|---|--------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Debtor Name

Seph Blum & Berry Blum

Case number

25-10005

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐**2. Summary of Cash Activity for All Accounts****19. Total opening balance of all accounts**

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

\$ 7,190.07

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ _____

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ _____

25,585.97

22. Net cash flow

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ 6,058.48

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 31,644.45

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables

(*Exhibit E*)

\$ _____

Debtor Name

Seth Blum & Betty Blum

Case number

25-10105

4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables

(Exhibit F)

YUPA → \$14,000

5. Employees

26. What was the number of employees when the case was filed?

N/A

27. What is the number of employees as of the date of this monthly report?

N/A

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case?

\$ 0

29. How much have you paid in professional fees related to this bankruptcy case since the case was filed?

\$ 0

30. How much have you paid this month in other professional fees?

\$ 0

31. How much have you paid in total other professional fees since filing the case?

\$ 0

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	-	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ _____	-	\$ _____	=	\$ _____
33. Cash disbursements	\$ _____	-	\$ _____	=	\$ _____
34. Net cash flow	\$ _____	-	\$ _____	=	\$ _____
35. Total projected cash receipts for the next month:					\$ _____
36. Total projected cash disbursements for the next month:					- \$ _____
37. Total projected net cash flow for the next month:					= \$ _____

Debtor Name _____

Case number _____

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☒ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

MERRILL
BANK OF AMERICA COMPANY

SETH L BLUM | Account # [REDACTED]

3921 | December 11, 2024 to January 10, 2025

Withdrawals and other subtractions - continued

Date	Description	Amount
01/02/25	Temporary Credit Reversal on 01/02/25	-59.00
01/02/25	Temporary Credit Reversal on 01/02/25	-59.00
01/02/25	Temporary Credit Reversal on 01/02/25	-59.00
01/02/25	CHECKCARD 1230 CANDY KITCHEN - REHOBOT REHOBOTH BEACDE 24269794366500794586132	-29.26
01/02/25	CHECKCARD 1231 NikePOS_US Rehoboth DE 24204294366001860168045	-136.48
01/02/25	CHECKCARD 1231 NikePOS_US Rehoboth DE 24204294366001997085062	-69.99
01/02/25	CHECKCARD 1231 NikePOS_US Rehoboth DE 24204294366001862542049	-119.99
01/02/25	CHECKCARD 1231 TNF Rehoboth Beach RehobothBeachDE 24793384366002704879066	-228.00
01/02/25	CHECKCARD 1231 UNDER ARMOUR REHOBOTH REHOBOTH BEACDE 24210734366044411120393	-198.96
01/02/25	CHECKCARD 1231 AUNTIE ANNES DE123 LEWES DE 24445005001500761597509	-11.00
01/02/25	CHECKCARD 1231 AUNTIE ANNES DE123 LEWES DE 24445005001500761597681	-3.00
01/02/25	MOBILE PURCHASE 1231 WALGREENS #12752 LEWES DE	-12.98
01/02/25	PURCHASE 0101 STARBUCKS 800-782-7282 800-782-7282 WA	-15.00
01/02/25	Zelle payment to SETH BLUM Conf# tdr9lbmeg <i>Loch Raven</i>	-2,200.00
01/02/25	BKOFAMERICA ATM 01/02 #000007060 WITHDRWL SADBROOK PIKESVILLE MD	-400.00
01/02/25	Zelle payment to SETH BLUM Conf# th7n06ksj <i>Chk Payment</i>	-1,200.00
01/02/25	COSTCO WHSE #1 01/02 #000310124 PURCHASE COSTCO WHSE #1326 OWINGS MILLS MD	-533.73
01/03/25	Temporary Credit Reversal on 01/03/25	-129.00
01/03/25	MOBILE PURCHASE 0101 STARBUCKS STORE 14253 REHOBOTH BEACDE	-10.70
01/03/25	CHECKCARD 0101 CANDY KITCHEN - REHOBOT REHOBOTH BEACDE 24269795002500619636796	-34.54
01/03/25	CHECKCARD 0101 ROYAL FARMS #212 REHOBOTH BEACDE 24941665002087233097606	-52.47
01/03/25	CHECKCARD 0101 CHICK-FIL-A #03140 REHOBOTH BEACDE 24427335002710008748318	-33.45
01/03/25	CHECKCARD 0101 ICP*GSS Owings Mills 410-7536565 MD 24906415001218286694825	-165.00
01/03/25	PURCHASE 0103 AMAZON RETA* ZP3987V90 WWW.AMAZON.COWA	-20.23
01/03/25	MOBILE PURCHASE 0102 NORDSTROM #0622 TOWSON MD	-9.03
01/03/25	PURCHASE 0103 AMAZON RETA* ZD5L833D2 WWW.AMAZON.COWA	-12.74
01/03/25	COMCAST CABLE COMMUNICATIONS Bill Payment	-375.00
01/06/25	PURCHASE 0103 AMAZON MKTPL*ZP36V2HQ0 Amzn.com/biliWA	-31.78
01/06/25	MOBILE PURCHASE 0102 ROYAL FARMS #057 LUTHER TIMONIMD	-5.92
01/06/25	PURCHASE 0103 NORDSTROM DIRECT #0808 800-285-5800 IA	-133.70
01/06/25	PURCHASE 0103 WWW.GOCOPPERMINE.COM WWW.GOCOPPERMMD	-236.00

continued on the next page

SETH L BLUM | Account # [REDACTED] 3921 | December 11, 2024 to January 10, 2025

Withdrawals and other subtractions - continued

Date	Description	Amount
01/06/25	PURCHASE 0103 WWW.GOCOPPERMINE.COM WWW.GOCOPPERMMD	-224.00
01/06/25	PURCHASE 0104 AMAZON RETA* ZD0EH5VF2 WWW.AMAZON.COWA	-15.00
01/06/25	CHECKCARD 0103 TST* LA CUCHARA RESTAUR BALTIMORE MD 24137465003300767955711	-146.61
01/06/25	CHECKCARD 0104 STARBUCKS STORE 00746 BALTIMORE MD 24692165005107096216017	-12.57
01/06/25	CHECKCARD 0104 THE ENROLLMENT MGMT 609-683-4440 NJ 24493985004062809011606	-397.00
01/06/25	PURCHASE 0104 AMAZON RETA* ZP8KJ73M1 WWW.AMAZON.COWA	-15.00
01/06/25	CHECKCARD 0104 BALTIMORE SPORTS & NOVE OWINGS MILLS MD 24073145005900017800823	-305.28
01/06/25	MOBILE PURCHASE 0104 DUNKIN #300912 Q35 TOWSON MD	-9.11
01/06/25	CHECKCARD 0104 HOOKS LANE PIKESVILLE MD	-55.92
01/06/25	Zelle payment to AL for "2 Blocks -Go Ravens!"; Conf# skin2vfb2	-50.00
01/07/25	CHECKCARD 0105 ROYAL FARMS #294 JOPPA MD 24941665006088919075771	-76.54
01/07/25	MOBILE PURCHASE 0105 SAFEWAY #0073 BALTIMORE MD	-29.75
01/07/25	PURCHASE 0107 CHIZUK AMUNO CHIZUKAMUNO.OMD	-62.39
01/07/25	Zelle payment to Adonis Butscher for "Home Choice Warranty"; Conf# ums0jckbg	-100.00
01/07/25	COSTCO WHSE #1 01/07 #000761017 PURCHASE COSTCO WHSE #1326 OWINGS MILLS MD	-292.91
01/07/25	TARGET T- 1737 01/07 #000909434 PURCHASE TARGET T- 1737 Re Pikesville MD	-58.30
01/08/25	CHECKCARD 0108 FANDUELSBKPRIMARY 9717083015 NJ 24036295008714342387331	-200.00
01/08/25	STAPLES 0085 01/08 #000959897 PURCHASE STAPLES 0085 PIKESVILLE MD	-42.36
01/09/25	Temporary Credit Reversal on 01/09/25	-24.80
01/09/25	CHECKCARD 0107 CHICK-FIL-A #03937 OWINGS MILLS MD 24427335008710021535183	-8.05
01/09/25	CHECKCARD 0107 THE HOME DEPOT #2507 OWINGS MILLS MD 24943015008010192809720	-15.84
01/09/25	Zelle payment to HAMZA MIR Conf# zv8eucv8x	-100.00
01/09/25	GIANT FOOD INC 01/09 #000502089 PURCHASE GIANT FOOD INC #1 PIKESVILLE MD	-17.61
01/10/25	MOBILE PURCHASE 0108 PY *PURE RAW JUICE LUTHERVILLE MD	-30.54
01/10/25	CHECKCARD 0108 APPLEBEES 9224 TOWSON MD 24943005009127844144221	-49.97
01/10/25	PURCHASE 0109 CM SOCCER WWW.GOCOPPERMMD	-281.25
01/10/25	CHECKCARD 0109 TST*THE CORNER PANTRY Baltimore MD 24692165009100594454475	-60.42
01/10/25	CHECKCARD 0109 MCDONALD'S F11134 PIKESVILLE MD 24427335009720238900194	-5.60
01/10/25	CHECKCARD 0110 NNT MAD CITY C COLUMBIA MD	-7.21
01/10/25	VENMO DES:PAYMENT ID:1039508904097 INDN:SETH BLUM CO	-350.00
01/10/25	ID:3264681992 WEB	-22.73
01/10/25	VENMO DES:PAYMENT ID:1039529208876 INDN:SETH BLUM CO	
01/10/25	ID:3264681992 WEB	
Total withdrawals and other subtractions		-526,441.35

MERRILL LYNCH

SETH L BLUM | Account # [REDACTED] 3921 | January 11, 2025 to February 7, 2025

Deposits and other additions:

Date	Description	Amount
01/13/25	Online Banking transfer from CHK 3510 Confirmation# 7473314379	450.00
01/13/25	Zelle payment from Ana Contreras Conf# ZUZ7SE6XV	300.00
01/14/25	Online Banking transfer from CHK 3510 Confirmation# 7386195205	45.00
01/15/25	Online Banking transfer from CHK 3510 Confirmation# 7494008526	3,848.00
01/15/25	PINNACLE BANK DES:PAYROLL ID:XP3000000098126 INDN:BLUM,SETH LOGAN CO ID:1621829917 PPD	3,427.16
01/15/25	BOFA FIN CTR 01/15 #000002492 DEPOSIT 3621 Old Court Rd Baltimore MD <i>DAD, Rums Tischer</i>	2,070.00
01/21/25	Online Banking transfer from SAV 8293 Confirmation# 7123933793	500.00
01/21/25	Zelle payment from ANA CONTRERAS Conf# TOYG25STB	120.00
01/21/25	Online Banking transfer from CHK 3510 Confirmation# 8049557462	50.00
01/22/25	PINNACLE BANK DES:ACH ID:98126 INDN:SETH BLUM CO ID:1064008637 PPD PMT INFO:Pinnacle Bank/34CE5F8F199842B2AE05/Assoc late Expense Repor	822.03
01/22/25	CHECKCARD 0120 HOLIDAY INN EXPRESS 7166489200 NY 7494300502113508710	200.20
01/24/25	VENMO DES:CASHOUT ID:1039816687433 INDN:SETH BLUM CO ID:5264681992 PPD	20.00
01/27/25	Zelle payment from JONATHAN VEDITZ Conf# sx2ysie75	100.00
01/27/25	Online Banking transfer from CHK 3510 Confirmation# 7598857950	34.00
01/30/25	Zelle payment from Ana Contreras Conf# 5NFORXHIE	460.00
Total deposits and other additions		\$12,446.39

Withdrawals and other subtractions

Date	Description	Amount
01/13/25	CHECKCARD 0109 0009P - PARKINGCOM 844-4727577 IL 24013395010001915255819	-2.99
01/13/25	CHECKCARD 0109 TST*MICHAELS CAFE Timonium MD 24692165010101047916729	-22.52
01/13/25	PURCHASE 0110 AMAZON RETA* ZD7GO4421 WWW.AMAZON.COWA	-26.50

continued on the next page

SETH L BLUM | Account # [REDACTED] 3921 | January 11, 2025 to February 7, 2025

Withdrawals and other subtractions - continued

Date	Description	Amount
01/13/25	PURCHASE 0111 AMAZON RETA* ZD6Y88361 WWW.AMAZON.COWA	-6.35
01/13/25	PURCHASE 0111 AMAZON MKTPL*Z59QT7BT2 Amzn.com/blllWA	-31.79
01/13/25	CHECKCARD 0111 COPPERMINE FIELDHOUSE 410-337-7781 MD 24801975011209215751866	-500.00
01/13/25	CHECKCARD 0110 PETER CHANG COLUMBIA MD 24765015011209786394384	-21.02
01/13/25	CHECKCARD 0110 LIVE MD SPORTS AND SOCI HANOVER MD 24113435011501133657417	-10.97
01/13/25	MOBILE PURCHASE 0111 RUTH'S CHRIS STEAK HOUS PIKESVILLE MD	-188.86
01/13/25	CHECKCARD 0110 UBER TRIP* TRI SAN FRANCISCOCA	-21.35
01/13/25	CHECKCARD 0111 SHELL OIL 91002576670 BALTIMORE MD 24316055012210271719811	-42.12
01/13/25	CHECKCARD 0111 DUNKIN #364701 BALTIMORE MD 24943005012129544094149	-7.72
01/13/25	WALGREENS STOR 01/11 #000450000 PURCHASE WALGREENS STORE 2 BALTIMORE MD	-60.70
01/13/25	Zelle payment to maria henriquez Conf# uzxxkv6dp	-10.00
01/13/25	THE FRESH MARK 01/11 #000222869 PURCHASE THE FRESH MARKET BALTIMORE MD	-17.62
01/13/25	CHECKCARD 0111 QUARRY WINE AND SPIRITS BALTIMORE MD 24013395011002321405971	-37.04
01/13/25	CHECKCARD 0111 TST*PIZZA BLITZ OF QUAR Baltimore MD 24692165012102678404926	-15.35
01/13/25	MOBILE PURCHASE 0112 CSC SERVICEWORK OWINGS MILLS MD	-2.50
01/13/25	MOBILE PURCHASE 0111 LEVY2@M&T STADIUM CONC BALTIMORE MD	-13.07
01/13/25	MOBILE PURCHASE 0112 EXXON HOOKS LANE PIKESVILLE MD	-52.41
01/13/25	MOBILE PURCHASE 0112 CSC SERVICEWORK OWINGS MILLS MD	-2.50
01/13/25	CHECKCARD 0113 UBER *TRIP H San FranciscoCA	-1.00
01/13/25	JCamps LLC DES:JCamps LLC ID:000000480642742 INDN:Seth Blum CO	-200.00
01/13/25	ID:GS00001306 WEB	-60.00
01/13/25	VENMO DES:PAYMENT ID:1039548843916 INDN:SETH BLUM CO	-25.00
01/13/25	ID:3264681992 WEB	-14.69
01/14/25	MOBILE PURCHASE 0112 STARBUCKS STORE 07694 OWINGS MILLS MD	-167.48
01/14/25	MOBILE PURCHASE 0112 ULTA #751 OWINGS MILLS MD	-13.04
01/14/25	CHECKCARD 0113 UBER * PENDI San FranciscoCA	-6.03
01/14/25	MOBILE PURCHASE 0113 DUNKIN #359724 Q35 ELLICOTT CITYMD	-1.00
01/14/25	PURCHASE 0114 UBER *TRIP H San FranciscoCA	-10.98
01/14/25	WHOLEFDS KMQ # 01/14 #000150845 PURCHASE WHOLEFDS KMQ #10 COLUMBIA MD	-60.00
01/14/25	VENMO DES:PAYMENT ID:1039604871403 INDN:SETH BLUM CO	-11.95
01/14/25	ID:3264681992 WEB	-7.58
01/15/25	PURCHASE 0114 UBER * PENDI San FranciscoCA	-78.94
01/15/25	CHECKCARD 0114 DUNKIN #354586 Q35 PIKESVILLE MD 24943005015131411515070	
01/15/25	JARRETTSVILLE 01/15 #000709165 PURCHASE JARRETTSVILLE CM JARRETTSVILLE MD	

continued on the next page

MERRILL LYNCH
PIERCE FENNER SMITH

SETH L BLUM | Account # [REDACTED] 3921 | January 11, 2025 to February 7, 2025

Withdrawals and other subtractions - continued

Date	Description	Amount
01/15/25	NEWREZ-SHELLPOIN DES:WEB PMTS ID:0676902612 INDN:BLUM SETH CO ID:6371542226 WEB	-3,792.19
01/15/25	MD DIR ACH DES:CONTRIB ID:000026732998149 INDN:795 A6383406303 CO ID:2526002033 WEB	-100.00
01/15/25	MD DIR ACH DES:CONTRIB ID:000026732998149 INDN:798 A6383406301 CO ID:2526002033 WEB	-100.00
01/15/25	MD DIR ACH DES:CONTRIB ID:000026732998149 INDN:799 A6383406302 CO ID:2526002033 WEB	-100.00
01/16/25	MOBILE PURCHASE 0114 STARBUCKS 28147 TIMONIUM MD	-8.16
01/16/25	CHECKCARD 0114 DOK KHAO THAI EATERY AT COLUMBIA MD 24323005015092742560922	-21.15
01/16/25	CHECKCARD 0115 LEN THE PLUMBER 410-2479970 MD 24275395015900010712244	-16.59
01/16/25	CHECKCARD 0115 BETTER CARE PHARMACY PIKESVILLE MD 24013395015003073083350	-15.80
01/16/25	CHECKCARD 0115 THE CLUB BALTIMORE MD 24435655015052582827689	-131.04
01/16/25	CHECKCARD 0115 DRAFTKINGS 6179866744 MA 24036295015712468714420	-250.00
01/16/25	PURCHASE 0116 STUBHUB, INC. 866-788-2482 CA <i>Ramen tickets</i>	-1,211.82
01/17/25	CHECKCARD 0115 WEIGHT WISE PIKESVILLE MD 24054495016030042803862	-90.00
01/17/25	CHECKCARD 0115 CHICK-FIL-A #03937 OWINGS MILLS MD 24427335016710024361272	-36.77
01/17/25	MOBILE PURCHASE 0115 ANGIES SEAFOOD BALTIMORE MD	-52.12
01/17/25	PURCHASE 0116 STARBUCKS 800-782-7282 800-782-7282 WA	-25.00
01/17/25	PURCHASE 0117 UBER *TRIP HELP.UBER.COMCA	-12.94
01/17/25	MOBILE PURCHASE 0116 DASHI RAMEN 120-26608399 MD	-17.41
01/17/25	MOBILE PURCHASE 0116 BRITO LATIN MARKET 2 PIKESVILLE MD	-33.06
01/17/25	WHOLEFDS KMQ # 01/17 #000412612 PURCHASE WHOLEFDS KMQ #10 COLUMBIA MD	-26.19
01/17/25	Zelle payment to maria henriquez Conf# wgcgdt9t <i>Baby sitting (2 weeks)</i>	-1,000.00
01/17/25	Comcast Cable Communications Bill Payment	-365.00
01/21/25	BKOFAMERICA ATM 01/17 #000001921 WITHDRWL SUSBROOK PIKESVILLE MD	-150.00
01/21/25	MOBILE PURCHASE 0116 TST*TACO LOVE GRILL - C Baltimore MD	-16.96
01/21/25	MOBILE PURCHASE 0117 TST* CHARLES VILLAGE PU TOWSON MD	-41.09
01/21/25	CHECKCARD 0117 APPLE.COM/BILL 866-712-7753 CA 24692165017107300373246	-9.60
01/21/25	CHECKCARD 0117 PETRO 877-737-6992 NY 24137465017300777845823	-418.51
01/21/25	PURCHASE 0118 AMAZON RETA* Z58AX0T51 WWW.AMAZON.COWA	-15.09
01/21/25	CHECKCARD 0117 BIZJITIX*ECONOMIC OUTLO ACBJ.COM NC 24116415017744750642352	-100.00
01/21/25	CHECKCARD 0117 TICKET REFUND PROGRAM 844-8494827 AZ 24829045017900012700015	-8.80
01/21/25	CHECKCARD 0117 PAYPAL *CONSTRUCTIO 402-935-7733 CA 24027625017067939249614	-146.97

continued on the next page

SETH L. BLUM | Account # [REDACTED] 3921 | January 11, 2025 to February 7, 2025

Withdrawals and other subtractions - continued

Date	Description	Amount
01/21/25	CHECKCARD 0117 ABC GREATER BALTIMORE 410-8210351 MD 24275395017900011316050	-125.00
01/21/25	CHECKCARD 0117 TECHNOLOGY COUNCIL OF M 240-2434047 MD 24024895018419900100386	-75.00
01/21/25	PURCHASE 0117 AMAZON DIGITAL HTTPWWW.LINKWA	-11.65
01/21/25	MOBILE PURCHASE 0117 SAFEWAY #0073 BALTIMORE MD	-43.04
01/21/25	CHECKCARD 0117 LEN THE PLUMBER 410-2479970 MD 24275395017900011574179	-49.00
01/21/25	CHECKCARD 0117 TST*LA FOOD MARKETA QUA Pikesville MD 24692165018107727094358	-110.18
01/21/25	CHECKCARD 0117 BP#2002000SLAD PIKESVILLE MD	-33.13
01/21/25	PURCHASE 0118 STARBUCKS 800-782-7282 800-782-7282 WA	-10.00
01/21/25	CHECKCARD 0118 LEMOYNE MART LEMOYNE PA 24765015019216930170786	-62.11
01/21/25	CHECKCARD 0118 MCDONALD'S F5709 EAST AURORA NY 24427335018720234300026	-17.80
01/21/25	CHECKCARD 0118 BUFFALO AND FORT ERIE FORT ERIE ON 74500015019656656248131	-7.83
01/21/25	CHECKCARD 0118 PARKEDIN PRECISE PARKLI NORTH YORK ON 74064495018820178251840	-14.16
01/21/25	CHECKCARD 0118 BRASA BRAZILIAN STEAKHO NIAGARA FALLSON 74514205019004034282848	-202.05
01/21/25	CHECKCARD 0119 BUFFALO AKG ART MUSEUM 716-2708329 NY 24000775019000002996425	-54.00
01/21/25	CHECKCARD 0119 BUFFALO AKG ART MUSEUM 716-2708329 NY 24000775019500012524588	-61.99
01/21/25	CHECKCARD 0120 SPO*J.P.FITZGERALD'S HAMBURG NY 24445005020300561226715	-90.35
01/21/25	WAL-MART #2405 01/19 #000145500 PURCHASE 5360 SOUTHWESTERN HAMBURG NY	-76.39
01/21/25	PURCHASE 0119 UBER *TRIP H San FranciscoCA	-1.00
01/22/25	CHECKCARD 0120 HOLIDAY INN EXPRESS 7166489200 NY 24943005021135087101562	-668.85
01/22/25	CHECKCARD 0120 BUFFALO AND FORT ERIE FORT ERIE ON 74500015021656626457362	-7.83
01/22/25	CHECKCARD 0120 CLIFTON HILL PARKING NIAGARA FALLSON 74703415021100128601471	-6.96
01/23/25	MOBILE PURCHASE 0122 PANERA BREAD #203782 P OWINGS MILLS MD	-17.46
01/23/25	VENMO DES:RETRY PYMT ID:1039697049655 INDN:SETH BLUM CO ID:3264681992 WEB	-60.00
01/24/25	CHECKCARD 0122 COPPERMINE RACQUET & FI 410-8232500 MD 24394695023018013640772 RECURRING	-45.00
01/24/25	PURCHASE 0123 AMAZON MKTPL*Z55422Y91 Amzn.com/billWA	-104.42
01/24/25	CHECKCARD 0123 FANDUELSBKPRIMARY 9717083015 NJ 24036295023716626863342	-112.00
01/24/25	CHECKCARD 0123 BOULEVARD FINE WINE OWINGS MILLS MD 24493985024068951222277	-15.78
01/24/25	CHECKCARD 0123 5 OCLOCK WINES & SPIRIT OWINGS MILLS MD 24013395023004761025067	-52.30
01/27/25	CHECKCARD 0124 TST*THB - TIMONIUM Timonium MD 24692165025100349492606	-34.18
01/27/25	PURCHASE 0124 UBER *PENDI San FranciscoCA	-10.96
01/27/25	PURCHASE 0124 HOWARD COUNTY CHAMBER WWW.HOWARDCHAMD	-30.00
01/27/25	CHECKCARD 0124 APPLEBEES 9224 TOWSON MD 24943005025137503275851	-49.01
01/27/25	CHECKCARD 0125 CHOICE HOME WARRANTY 888-5315403 NJ 24037615026900011985234	-92.50

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MERRILL LYNCH
PIERCE FENNER & SMITH

SETH L BLUM | Account # [REDACTED]

3921 | January 11, 2025 to February 7, 2025

Withdrawals and other subtractions - continued

Date	Description	Amount
01/27/25	PURCHASE 0125 STARBUCKS 800-782-7282 800-782-7282 WA	-25.00
01/27/25	PURCHASE 0125 STARBUCKS 800-782-7282 800-782-7282 WA	-15.00
01/27/25	DOLLAR TREE 01/25 #000038976 PURCHASE 2157A YORK RD LUTHVLE TIMON MD	-8.22
01/27/25	CHECKCARD 0125 7-ELEVEN Nottingham MD	-40.00
01/27/25	CHECKCARD 0125 DAVE & BUSTERS #116 BALTIMORE MD 24116415026224536316745	-198.00
01/27/25	CHECKCARD 0125 DAVE & BUSTERS #116 BALTIMORE MD 24116415026224536317792	-90.67
01/27/25	7-ELEVEN 01/25 #000361047 PURCHASE 7-ELEVEN Baltimore MD	-12.00
01/27/25	CHECKCARD 0126 DUNKIN #354586 Q35 PIKESVILLE MD 24943005027138625636754	-12.57
01/27/25	CHECKCARD 0126 MCDONALD'S F11134 PIKESVILLE MD 24427335026720233773777	-19.46
01/27/25	CHECKCARD 0126 POTTERYBARNKIDS.COM 800-290-8181 CA 24692165026101787601319	-40.28
01/27/25	PURCHASE 0127 UBER * PENDI San FranciscoCA	-12.73
01/27/25	PURCHASE 0127 UBER *TRIP H San FranciscoCA	-1.00
01/28/25	CHECKCARD 0126 SHELL OIL 57525763207 BALTIMORE MD 24316055027225158783998	-50.97
01/29/25	CHECKCARD 0127 VITO'S PIZZA OWINGS MILLS MD 24707805028030040602529	-39.19
01/31/25	BKOFAMERICA ATM 01/31 #000004194 WITHDRWL SUDBROOK PIKESVILLE MD	-460.00
Total withdrawals and other subtractions		-\$13,440.25

Service fees

Date	Transaction description	Amount
01/21/25	CHECKCARD 0118 BRASA BRAZILIAN STEAKHO NIAGARA FALLSON 74514205019004034282848 INTERNATIONAL TRANSACTION FEE	-6.06
01/21/25	CHECKCARD 0118 PARKEDIN PRECISE PARKLI NORTH YORK ON 74064495018820178251840 INTERNATIONAL TRANSACTION FEE	-0.42
01/21/25	CHECKCARD 0118 BUFFALO AND FORT ERIE FORT ERIE ON 74500015019656656248131 INTERNATIONAL TRANSACTION FEE	-0.23
01/22/25	CHECKCARD 0120 BUFFALO AND FORT ERIE FORT ERIE ON 74500015021656626457362 INTERNATIONAL TRANSACTION FEE	-0.23
01/22/25	CHECKCARD 0120 CLIFTON HILL PARKING NIAGARA FALLSON 74703415021100128601471 INTERNATIONAL TRANSACTION FEE	-0.21
Total service fees		-\$7.15

Note your Ending Balance already reflects the subtraction of Service Fees.

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MERRILL
LAWYERS LLP

SETH L BLUM | Account # [REDACTED] 3510 | January 9, 2025 to February 5, 2025

Deposits and other additions

Date	Description	Amount
01/15/25	CFG COMMUNITY BA DES:PAYROLL ID:10324500001325X INDN:BLUM, BESSY CO ID:9009998989 PPD	3,848.26
01/21/25	FID BKG SVC LLC DES:MONEYLINE ID:XXXXXXXXX ZWIND INDN:BESSY HENRIQUEZ CO ID:1035141375 PPD	4,496.46
Total deposits and other additions		\$8,344.72

Withdrawals and other subtractions

Date	Description	Amount
01/10/25	Online Banking transfer to CHK 3921 Confirmation# 7951091648	-500.00
01/13/25	Online Banking transfer to CHK 3921 Confirmation# 7473314379	-450.00
01/13/25	Acorns Invest DES:Transfer ID:Z3TX7M1 INDN:Bessy Blum CO ID:9000142693 WEB	-5.00
01/14/25	Online Banking transfer to CHK 3921 Confirmation# 7386195205	-45.00
01/15/25	Online Banking transfer to CHK 3921 Confirmation# 7494008526 <i>Bay Payroll</i>	-3,848.00
01/21/25	Online Banking transfer to CHK 3921 Confirmation# 8049557462	-50.00
01/21/25	Acorns Invest DES:Transfer ID:6DQGDM1 INDN:Bessy Blum CO ID:9000142693 WEB	-5.00
01/22/25	BKOFAMERICA BC 01/22 #000001228 WITHDRWL	-3,000.00
01/22/25	BKOFAMERICA BC 01/22 #000001230 WITHDRWL <i>✓ Savvy Spring Deposit DIP</i>	-1,400.00
01/27/25	Online Banking transfer to CHK 3921 Confirmation# 7598857950	-34.00
01/27/25	Acorns Invest DES:Transfer ID:S9RXJM1 INDN:Bessy Blum CO ID:9000142693 WEB	-5.00
01/27/25	Subscription DES:Acorns ID:5B69K7 INDN:Bessy Blum CO ID:9000142694 WEB	-3.00
Total withdrawals and other subtractions		-\$9,345.00

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Sandy Spring Bank

Last statement: January 16, 2025
 This statement: February 16, 2025
 Total days in statement period: 31

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 (0)

Direct inquiries to:
 800-399-5919

SETH L BLUM
 BESSY BLUM
 DEBTOR IN POSSESSION CASE 2510005 NVA
 RENTAL INCOME
 3317 WOODVALLEY DR
 PIKESVILLE MD 21208-1956

Sandy Spring Bank
 17801 Georgia Ave
 Olney MD 20832

My Free Banking

Account number XX-XXXX48-07
 Low balance \$2,008.65
 Average balance \$4,945.01

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
01-16	Beginning balance			\$100.84
01-17	' Deposit	1,907.81		2,008.65
01-23	' Deposit	1,000.00		3,008.65
01-23	' Deposit	1,000.00		4,008.65
01-23	' Deposit	1,000.00		5,008.65
01-23	' Deposit	1,400.00		6,408.65
01-31	' ACH Credit SIGNATURE FCU EFUNDS TFR 250131 BLUM SETH	.08		6,408.73
01-31	' ACH Credit SIGNATURE FCU EFUNDS TFR 250131 BLUM SETH	.14		6,408.87
01-31	' ACH Withdrawal SIGNATURE FCU EFUNDS TFR 250131		-0.22	6,408.65
02-03	' Money Talks Trans Cr REF 0330929L FUNDS TRANSFER FRM DEP 1890304806 FROM	2,000.00		8,408.65
02-03	' ACH Withdrawal NSM DBAMR.COOPER NSM DBAMR 250203		-1,843.38	6,565.27
02-04	' ACH Withdrawal DE ELECTRIC COOP ONLINE PMT 250204		-39.93	6,525.34
02-04	' ACH Withdrawal Onslow Water & S doxoPAY 250204		-120.58	6,404.76

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BofA
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Sandy Spring Bank

Last statement: January 13, 2025
 This statement: January 16, 2025
 Total days in statement period: 4

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 (0)

Direct inquiries to:
 800-399-5919

SETH L BLUM
 BESSY BLUM
 DEBTOR IN POSSESSION CASE 2510005 NVA
 RENTAL INCOME
 3317 WOODVALLEY DR
 PIKESVILLE MD 21208-1956

Sandy Spring Bank
 17801 Georgia Ave
 Olney MD 20832

My Free Banking

Account number	XX-XXXX48-07
Low balance	\$100.84
Average balance	\$100.84

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
01-13	Beginning balance			\$0.00
01-13	Deposit	100.84		100.84
01-16	Ending totals	100.84	.00	\$100.84

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Thank you for banking with Sandy Spring Bank

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Sandy Spring Bank

Last statement: January 16, 2025
 This statement: February 16, 2025
 Total days in statement period: 31

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 (0)

Direct inquiries to:
 800-399-5919

SETH L BLUM
 BESSY BLUM
 DEBTOR IN POSSESSION CASE 2510005 NVA
 3317 WOODVALLEY DR
 PIKESVILLE MD 21208-1956

Sandy Spring Bank
 17801 Georgia Ave
 Olney MD 20832

My Free Banking

Account number XX-XXXX48-06
 Low balance \$1,226.77
 Average balance \$7,843.70

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
01-16	Beginning balance			\$1,396.00
01-28	Debit Card Purchase POS PURCHASE TERMINAL 12678401 HOOKS LANE PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 331245		-47.33	1,348.67
01-29	ACH Withdrawal HARLAND CLARKE CHK ORDER 250129		-22.90	1,325.77
01-29	ACH Withdrawal SIGNALCOMCAST INTERNET 250129		-99.00	1,226.77
01-30	ACH Credit PINNACLE BANK PAYROLL 250129	8,869.02		10,095.79
01-30	Debit Card Purchase MERCHANT PURCHASE TERMINAL 22303795 COLPARK LOC 518 MCLEAN VA XXXXXXXXXXXX1547 SEQ # 005129194527		-13.95	10,081.84
01-30	Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 TST* BANDITO'S COLUMBI COLUMBIA MD XXXXXXXXXXXX1547 SEQ # 500258435384		-13.78	10,068.06
01-30	Debit Card Purchase MERCHANT PURCHASE TERMINAL 12302025 Hair Cuttery 4155 Owings Mi MD XXXXXXXXXXXX1547 SEQ # 000701702095		-50.40	10,017.66

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Sandy Spring Bank

SETH L BLUM
February 16, 2025

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XX-XXXX48-06

Date	Description	Additions	Subtractions	Balance
01-30	Debit Card Purchase MERCHANT PURCHASE TERMINAL 82117555 CRUMBL OWINGS MILLS LINDON UT XXXXXXXXXXXX1547 SEQ # 000000544531		-26.49	9,991.17
01-31	ACH Credit CFG COMMUNITY BA PAYROLL 250131	3,848.26		13,839.43
01-31	ACH Credit PINNACLE BANK PAYROLL 250131	4,422.12		18,261.55
01-31	Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 CHICK-FIL-A #03937 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 710024358179		-37.21	18,224.34
01-31	Debit Card Purchase POS PURCHASE TERMINAL 0416 GIANT FOOD INC #159 37 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 678213		-28.61	18,195.73
01-31	Authorized Transfer ZELLE KATE COHEN SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-50.00	18,145.73
01-31	Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-100.00	18,045.73
02-03	Mobile Deposit	414.43		18,460.16
02-03	Authorized Transfer ZELLE BLANCA AMAYA SANDY SPRING BANK 91043 17801 GEORGIA AVEN	1,000.00		19,460.16
02-03	Authorized Transfer ZELLE BLANCA AMAYA SANDY SPRING BANK 91043 17801 GEORGIA AVEN	1,000.00		20,460.16
02-03	Money Talks Trans Dr REF 0330929L FUNDS TRANSFER TO DEP 1890304807 FROM		-2,000.00	18,460.16
02-03	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55308765 SHELL OIL 575257632QPS BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 230271539385		-75.82	18,384.34
02-03	Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 TST* LENNY'S DELICATES OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 500339934247		-22.12	18,362.22

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UST EXHIBIT 4

Fill in this information to identify the case:

Debtor Name: Seth Blum & Betsy Blum

United States Bankruptcy Court for the: _____ District of _____

Case number: 25-10005

☐ Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: February

Line of business: Real Estate

Date report filed: 3/24/25
MM/DD/YYYY

NAISC code: _____

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: _____

Original signature of responsible party: Seth Blum

Printed name of responsible party: Seth Blum

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.

Yes No N/A

1. Did the business operate during the entire reporting period? ☒ Yes ☐ No ☐ N/A
2. Do you plan to continue to operate the business next month? ☒ Yes ☐ No ☐ N/A
3. Have you paid all of your bills on time? ☒ Yes ☐ No ☐ N/A
4. Did you pay your employees on time? ☐ Yes ☐ No ☒ N/A
5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? ☐ Yes ☒ No ☐ N/A
6. Have you timely filed your tax returns and paid all of your taxes? ☒ Yes ☐ No ☐ N/A
7. Have you timely filed all other required government filings? ☐ Yes ☐ No ☒ N/A
8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? ☐ Yes ☐ No ☒ N/A
9. Have you timely paid all of your insurance premiums? ☒ Yes ☐ No ☐ N/A

If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.

10. Do you have any bank accounts open other than the DIP accounts? ☒ Yes ☒ No ☐ N/A
11. Have you sold any assets other than inventory? ☐ Yes ☒ No ☐ N/A
12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? ☐ Yes ☒ No ☐ N/A
13. Did any insurance company cancel your policy? ☐ Yes ☒ No ☐ N/A
14. Did you have any unusual or significant unanticipated expenses? ☐ Yes ☒ No ☐ N/A
15. Have you borrowed money from anyone or has anyone made any payments on your behalf? ☐ Yes ☒ No ☐ N/A
16. Has anyone made an investment in your business? ☐ Yes ☒ No ☐ N/A

Debtor Name

Seth Blum & Becca Blum

Case number

25-10005

17 Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18 Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐**2. Summary of Cash Activity for All Accounts****19. Total opening balance of all accounts**

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

\$ 24,484.60**20. Total cash receipts**

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 18,790.73 + 145.32
18,936.05

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ 22,752.42

22. Net cash flow

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ 3816.37

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 28,270.97

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables

(*Exhibit E*)

\$ _____

Debtor Name

Seth Blum & Bevy Blum

Case number

25-10005

4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables

(Exhibit F)

Yupn - \$14k

5. Employees

26. What was the number of employees when the case was filed?

N/A

27. What is the number of employees as of the date of this monthly report?

N/A

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case?

\$ 0

29. How much have you paid in professional fees related to this bankruptcy case since the case was filed?

\$ 0

30. How much have you paid this month in other professional fees?

\$ 0

31. How much have you paid in total other professional fees since filing the case?

\$ 0

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	-	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ _____	-	\$ _____	=	\$ _____
33. Cash disbursements	\$ _____	-	\$ _____	=	\$ _____
34. Net cash flow	\$ _____	-	\$ _____	=	\$ _____
35. Total projected cash receipts for the next month:					\$ _____
36. Total projected cash disbursements for the next month:					- \$ _____
37. Total projected net cash flow for the next month:					= \$ _____

Debtor Name _____

Case number _____

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☐ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.



Sandy Spring Bank

Last statement: January 16, 2025
 This statement: February 16, 2025
 Total days in statement period: 31

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 (0)

SETH L BLUM
 BESSY BLUM
 DEBTOR IN POSSESSION CASE 2510005 NVA
 RENTAL INCOME
 2317 WOODVALLEY DR
 FREDERICK MD 21208-1956

Direct deposits to:
 000-399-5919

Sandy Spring Bank
 17801 Georgia Ave
 Olney MD 20832

My Free Banking

Account number XX-XXXX48-07
 Low balance \$2,508.65
 Average balance \$4,945.01

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
01-16	Beginning balance			\$1,000.04
01-17	Deposit	1,807.81		2,807.85
01-23	Deposit	1,000.00		3,807.85
01-23	Deposit	1,000.00		4,807.85
01-23	Deposit	1,000.00		5,807.85
01-23	Deposit	1,400.00		7,207.85
01-31	ACH Credit	28		7,235.85
	SIGNATURE FCU EFUNDIS TRF			
	200131 BLUM SETH			
01-31	ACH Credit	14		7,249.85
	SIGNATURE FCU EFUNDIS TRF			
	200131 BLUM SETH			
01-31	ACH Withdrawal		0.22	7,249.63
	SIGNATURE FCU EFUNDIS TRF			
	200131			
02-03	Money Talks Trans Cr	2,000.00		9,249.63
	REF: SIGNATURE FUNDIS TRANSFER FROM			
	DEF: NO DEPOSIT FROM			
02-03	ACH Withdrawal		1,243.38	8,006.25
	NON-DEALER CLOPPER NON-DEALER			
	200203			
02-04	ACH Withdrawal		20.95	7,985.30
	OL: ELECTRONIC LOAN ONLINE Pmt			
	200204			
02-04	ACH Withdrawal		120.00	7,865.30
	Unsettled credit & 3 days pay			
	200204			

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Sandy Spring Bank

SETH L BLUM
February 16, 2025

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Date	Description	Additions	Subtractions	Balance
02-05	ACH Credit SIGNATURE FCU EFUNDS TFR 250205 BLUM SETH	.11		6,404.87
02-05	ACH Credit SIGNATURE FCU EFUNDS TFR 250205 BLUM SETH	.19		6,405.06
02-05	ACH Withdrawal COMCAST ONLINE PMT 250205		-270.91	6,134.15
02-05	ACH Withdrawal SIGNATURE FCU EFUNDS TFR 250205		-0.30	6,133.85
02-06	ACH Credit SIGNATURE FCU EFUNDS TFR 250206 BLUM SETH	.08		6,133.93
02-06	ACH Credit SIGNATURE FCU EFUNDS TFR 250206 BLUM SETH	.11		6,134.04
02-06	ACH Withdrawal SIGNATURE FCU EFUNDS TFR 250206		-0.19	6,133.85
02-06	ACH Withdrawal SIGNATURE FCU EFUNDS TFR 250206		-2,038.00	4,095.85
02-14	Money Talks Trans Cr REF 0451933L FUNDS TRANSFER FRM DEP 1890304806 FROM	2,500.00		6,595.85
02-14	Check 995003		-303.37	6,292.48
02-16	Ending totals	10,808.52	-4,616.88	\$6,292.48

CHECKS

Number	Date	Amount	Number	Date	Amount
995003	02-14	303.37			

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Thank you for banking with Sandy Spring Bank

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Sandy Spring Bank

Last statement: February 16, 2025
 This statement: March 16, 2025
 Total days in statement period: 28

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SETH L BLUM
 BESSY BLUM
 DEBTOR IN POSSESSION CASE 2510005 NVA
 RENTAL INCOME
 3317 WOODVALLEY DR
 PIKESVILLE MD 21208-1956

Direct inquiries to:
 800-399-5919

Sandy Spring Bank
 17801 Georgia Ave
 Olney MD 20832

My Free Banking

Account number XX-XXXX48-07
 Low balance \$342.25
 Average balance \$3,570.92

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
02-16	Beginning balance			\$6,292.48
02-18	ACH Withdrawal CHESAPEAKE DNG UTILITY 250218		-198.95	6,093.53
02-18	ACH Withdrawal NSM DBAMR.COOPER NSM DBAMR 250218		-1,843.00	4,250.53
02-18	ACH Withdrawal NSM DBAMR.COOPER NSM DBAMR 250218		-1,843.38	2,407.15
02-18	ACH Withdrawal SIGNATURE FCU EFUNDS TFR 250215		-2,036.15	371.00
02-18	ACH Withdrawal SHARP ENERGY INC WEB PMTS 250218		-28.75	342.25
02-19	Money Talks Trans Cr REF 0501533L FUNDS TRANSFER FRM DEP 1890304806 FROM	500.00		842.25
02-21	ACH Withdrawal JONES DRAFTS ELEC BILL 250221		-168.79	673.46
02-26	ACH Withdrawal COMCAST ONLINE PMT 250226		-177.87	495.59
03-03	Money Talks Trans Cr REF 0622054L FUNDS TRANSFER FRM DEP 1890304806 FROM	2,100.00		2,595.59

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Sandy Spring Bank

SETH L BLUM
March 16, 2025

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Date	Description	Additions	Subtractions	Balance
03-05	ACH Credit DELAWARE BEACH H CORP PAY RENT FEB 8 - MAR 31	4,314.73		6,910.32
03-11	ACH Withdrawal DE ELECTRIC COOP ONLINE PMT 250311		-19.77	6,890.55
03-12	ACH Withdrawal LEWES APPLIANCE SALE 250312		-435.00	6,455.55
03-16	Ending totals	6,914.73	-6,751.66	\$6,455.55

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

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Sandy Spring Bank

Last statement: January 16, 2025
 This statement: February 16, 2025
 Total days in statement period: 31

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 (0)

SETH L BLUM
 BESSY BLUM
 DEBTOR IN POSSESSION CASE 2510005 NVA
 3317 WOODVALLEY DR
 PIKESVILLE MD 21208-1956

Direct inquiries to:
 800-399-5919

Sandy Spring Bank
 17801 Georgia Ave
 Olney MD 20832

My Free Banking

Account number XX-XXXX48-06
 Low balance \$1,226.77
 Average balance \$7,843.70

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
01-16	Beginning balance			
01-28	Debit Card Purchase POS PURCHASE TERMINAL 12678401 HOOKS LANE PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 331245		-47.33	\$1,396.00 1,348.67
01-29	ACH Withdrawal HARLAND CLARKE CHK ORDER 250129		-22.90	1,325.77
01-29	ACH Withdrawal SIGNALCOMCAST INTERNET 250129		-99.00	1,226.77
01-30	ACH Credit PINNACLE BANK PAYROLL 250129	8,869.02		10,095.79
01-30	Debit Card Purchase MERCHANT PURCHASE TERMINAL 22303795 COLPARK LOC 518 MCLEAN VA XXXXXXXXXXXX1547 SEQ # 005129194527		-13.95	10,081.84
01-30	Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 TST* BANDITO'S COLUMBI COLUMBIA MD XXXXXXXXXXXX1547 SEQ # 500258435384		-13.78	10,068.06
01-30	Debit Card Purchase MERCHANT PURCHASE TERMINAL 12302025 Hair Cuttery 4155 Owings Mi MD XXXXXXXXXXXX1547 SEQ # 000701702095		-50.40	10,017.66

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Sandy Spring Bank

SETH L BLUM
February 16, 2025

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Date	Description	Additions	Subtractions	Balance
01-30	Debit Card Purchase MERCHANT PURCHASE TERMINAL 82117555 CRUMBL OWINGS MILLS LINDON UT XXXXXXXXXXXX1547 SEQ # 000000544531		-26.49	9,991.17
01-31	ACH Credit CFG COMMUNITY BA PAYROLL 250131	3,848.26		13,839.43
01-31	ACH Credit PINNACLE BANK PAYROLL 250131	4,422.12		18,261.55
01-31	Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 CHICK-FIL-A #03937 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 710024358179		-37.21	18,224.34
01-31	Debit Card Purchase POS PURCHASE TERMINAL 0416 GIANT FOOD INC #159 37 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 678213		-28.61	18,195.73
01-31	Authorized Transfer ZELLE KATE COHEN SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-50.00	18,145.73
01-31	Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-100.00	18,045.73
02-03	Mobile Deposit	414.43		18,460.16
02-03	Authorized Transfer ZELLE BLANCA AMAYA SANDY SPRING BANK 91043 17801 GEORGIA AVEN	1,000.00		19,460.16
02-03	Authorized Transfer ZELLE BLANCA AMAYA SANDY SPRING BANK 91043 17801 GEORGIA AVEN	1,000.00		20,460.16
02-03	Money Talks Trans Dr REF 0330929L FUNDS TRANSFER TO DEP 1890304807 FROM		-2,000.00	18,460.16
02-03	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55308765 SHELL OIL 575257632QPS BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 230271539385		-75.82	18,384.34
02-03	Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 TST* LENNY'S DELICATES OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 500339934247		-22.12	18,362.22

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February 16, 2025

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Date	Description	Additions	Subtractions	Balance
02-03	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 630DCKYX4GWH		-12.91	18,349.31
02-03	Debit Card Purchase MERCHANT PURCHASE TERMINAL 82711165 SA*BETHFILOH.COM BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 000011161793		-772.88	17,576.43
02-03	Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 TST* MAMAN - PENN QUAR WASHINGTO DC XXXXXXXXXXXX1547 SEQ # 300268785434		-6.60	17,569.83
02-03	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 EXPEDIA 73021537399290 EXPEDIA.C WA XXXXXXXXXXXX1547 SEQ # 202273995269		-121.05	17,448.78
02-03	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*CRANES - DC Washingto DC XXXXXXXXXXXX1547 SEQ # 202420452395		-76.90	17,371.88
02-03	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55446415 STK WASHINGTON DC WASHINGTO DC XXXXXXXXXXXX1547 SEQ # 056661057398		-40.96	17,330.92
02-03	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55446415 STK WASHINGTON DC WASHINGTO DC XXXXXXXXXXXX1547 SEQ # 056661058099		-219.70	17,111.22
02-03	Debit Card Purchase MERCHANT PURCHASE TERMINAL 22303795 COLPARK LOC 518 MCLEAN VA XXXXXXXXXXXX1547 SEQ # 005496188553		-13.95	17,097.27
02-03	Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 TST* TATTE BAKERY CITY WASHINGTO DC XXXXXXXXXXXX1547 SEQ # 500430118459		-11.38	17,085.89
02-03	Debit Card Purchase MERCHANT PURCHASE TERMINAL 12302025 Longchamp 520 Washingto DC XXXXXXXXXXXX1547 SEQ # 002381842066		-227.90	16,857.99
02-03	Debit Card Purchase MERCHANT PURCHASE TERMINAL 15410195 TARGET 0001 5412 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 091017107442		-66.80	16,791.19
02-03	Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 WEGMANS OWINGS MILLS # OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 600076480948		-42.95	16,748.24

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Sandy Spring Bank

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February 16, 2025

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Date	Description	Additions	Subtractions	Balance
02-03	Debit Card Purchase MERCHANT PURCHASE TERMINAL 02653905 MISSION BBQ OF FOUNDRY OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 300294784329		-62.01	16,686.23
02-03	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 PANERA BREAD #203782 P OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 202711928623		-12.81	16,673.42
02-03	Debit Card Purchase MERCHANT PURCHASE TERMINAL 85369435 PIZZA MAN RESTAURANT PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 131301477822		-25.42	16,648.00
02-03	Debit Card Purchase POS PURCHASE TERMINAL 93132613 COSTCO GAS #132 OWINGS MI MD XXXXXXXXXXXX1977 SEQ # 717382		-38.56	16,609.44
02-03	Debit Card Purchase POS PURCHASE TERMINAL 40055447 COOKIE CU COOKIE CUTTE LUTHERVIL MD XXXXXXXXXXXX1547 SEQ # 463914		-105.00	16,504.44
02-03	Debit Card Purchase POS PURCHASE TERMINAL 99132614 COSTCO WHSE #13 OWINGS MI MD XXXXXXXXXXXX1977 SEQ # 563856		-226.74	16,277.70
02-03	Debit Card Purchase POS PURCHASE TERMINAL 31541080 TARGET T- 1737 REISTER PIKESVILL MD XXXXXXXXXXXX1977 SEQ # 115476		-123.54	16,154.16
02-03	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 STARBUCKS 800-782-7282 800-782-7 WA XXXXXXXXXXXX1977 SEQ # 203028318333		-15.00	16,139.16
02-03	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5WKD51JVE770		-1.00	16,138.16
02-03	Authorized Transfer ZELLE DAVID SILVERMAN SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-200.00	15,938.16
02-03	Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	15,438.16
02-04	Debit Card Refund MERCHANT REFUND TERMINAL 15410195 TARGET 0001 5412 PIKESVILL MD XXXXXXXXXXXX1977 SEQ # 091012477856	57.21		15,495.37

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Sandy Spring Bank

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February 16, 2025

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Date	Description	Additions	Subtractions	Balance
02-04	Authorized Transfer ZELLE BLANCA AMAYA SANDY SPRING BANK 91043 17801 GEORGIA AVEN	100.00		15,595.37
02-04	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*STONE MILL BAKERY Luthervil MD XXXXXXXXXXXX1547 SEQ # 203415185419		-14.68	15,580.69
02-04	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*ROOST BALTIMORE CA Baltimore MD XXXXXXXXXXXX1977 SEQ # 203428990839		-5.83	15,574.86
02-04	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 630DDCI7PR7Q		-12.17	15,562.69
02-04	Debit Card Purchase MERCHANT PURCHASE TERMINAL 15410195 TARGET 0001 5412 PIKESVILL MD XXXXXXXXXXXX1977 SEQ # 091007392110		-46.31	15,516.38
02-04	Debit Card Purchase MERCHANT PURCHASE TERMINAL 15410195 TARGET 0001 5412 PIKESVILL MD XXXXXXXXXXXX1977 SEQ # 091007392128		-1.40	15,514.98
02-04	Debit Card Purchase POS PURCHASE TERMINAL 00000000 AMAZON.COM*Z78NZ3XC0 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 0000000G1GOD		-93.24	15,421.74
02-04	Debit Card Purchase POS PURCHASE TERMINAL 1443CL01 WEIGHT WISE PIKESVILL MD XXXXXXXXXXXX1977 SEQ # 145220		-90.00	15,331.74
02-04	Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*Z76P06XZ0 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 340NA2J3OE00		-10.59	15,321.15
02-04	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5X422WVD7R4C		-1.00	15,320.15
02-04	Debit Card Purchase POS PURCHASE TERMINAL 12686801 LYNDWOOD CONV A ELKRIDGE MD XXXXXXXXXXXX1547 SEQ # 207691		-62.39	15,257.76
02-05	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 XFINITY MOBILE 888-936-4 PA XXXXXXXXXXXX1547 SEQ # 203698657299		-64.63	15,193.13

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Sandy Spring Bank

SETH L BLUM
February 16, 2025

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Date	Description	Additions	Subtractions	Balance
02-05	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 61RG2SY302K0		-12.33	15,180.80
02-05	Debit Card Purchase MERCHANT PURCHASE TERMINAL 51043235 VENMO *MELANIE DU GAN 855812443 NY XXXXXXXXXXXX1977 SEQ # 067727891419		-75.00	15,105.80
02-05	Debit Card Purchase MERCHANT PURCHASE TERMINAL 51043235 VENMO *MICHELLE S ARTO 855812443 NY XXXXXXXXXXXX1977 SEQ # 067727935463		-255.00	14,850.80
02-05	Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	14,350.80
02-06	ACH Credit VENMO ACCTVERIFY 250206	.13		14,350.93
02-06	ACH Credit VENMO ACCTVERIFY 250206	.15		14,351.08
02-06	Debit Card Purchase MERCHANT PURCHASE TERMINAL 57540245 UBER *TRIP 800592899 CA XXXXXXXXXXXX1977 SEQ # 714595864796		-11.92	14,339.16
02-06	Debit Card Purchase MERCHANT PURCHASE TERMINAL 57540245 UBER *TRIP 800592899 CA XXXXXXXXXXXX1977 SEQ # 742676281803		-11.93	14,327.23
02-06	ACH Withdrawal VENMO ACCTVERIFY 250206		-0.13	14,327.10
02-06	ACH Withdrawal VENMO ACCTVERIFY 250206		-0.15	14,326.95
02-07	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 MED *PATIENT FIRST CORP 800-527-2 VA XXXXXXXXXXXX1977 SEQ # 204355058613		-25.00	14,301.95
02-07	Debit Card Purchase MERCHANT PURCHASE TERMINAL 82305095 5KNZL DE LOCKSMITH WEST ALLI WI XXXXXXXXXXXX1547 SEQ # 000043208567		-200.00	14,101.95
02-07	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55547505 DOK KHAO THAI EATERY A COLUMBIA MD XXXXXXXXXXXX1547 SEQ # 102826625800		-72.31	14,029.64

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Sandy Spring Bank

SETH L BLUM
February 16, 2025

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Date	Description	Additions	Subtractions	Balance
02-07	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 SQ *THE CHARMERY COLUM Columbia MD XXXXXXXXXXXX1977 SEQ # 204208311301		-7.19	14,022.45
02-07	Debit Card Purchase MERCHANT PURCHASE TERMINAL 57540245 FANDUELSBKPRIMARY 971708301 NJ XXXXXXXXXXXX1547 SEQ # 712788930894		-200.00	13,822.45
02-07	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75345515 SERENITY NAIL SALON BALTIMORE MD XXXXXXXXXXXX1977 SEQ # 900010700079		-48.00	13,774.45
02-07	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 Amazon Music*Z73KO7910 888-802-3 WA XXXXXXXXXXXX1547 SEQ # 204338179643		-10.59	13,763.86
02-07	Debit Card Purchase MERCHANT PURCHASE TERMINAL 22303795 COLPARK LOC 518 MCLEAN VA XXXXXXXXXXXX1547 SEQ # 000960195170		-13.95	13,749.91
02-07	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 Amazon Prime*Z78CA5511 Amzn.com/ WA XXXXXXXXXXXX1547 SEQ # 204349044489		-15.89	13,734.02
02-07	Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*649IQ8N83 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 147RX7M43KPE		-31.80	13,702.22
02-07	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5VGZ9MLQ7N7J		-1.00	13,701.22
02-10	Debit Card Purchase MERCHANT PURCHASE TERMINAL 72303325 THE GOURMET AT KENILWO TOWSON MD XXXXXXXXXXXX1977 SEQ # 900018500356		-31.24	13,669.98
02-10	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55308765 SHELL OIL 57544457906 WOODSTOCK MD XXXXXXXXXXXX1977 SEQ # 237407114689		-53.52	13,616.46
02-10	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 60XWNZZF13AA		-14.65	13,601.81
02-10	Debit Card Purchase MERCHANT PURCHASE TERMINAL 87021305 WWW.GOCOPPERMINE.COM BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 000003488823		-120.00	13,481.81

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February 16, 2025

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Date	Description	Additions	Subtractions	Balance
02-10	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75418235 ICP*GSS OWINGS MILLS OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 221447299163		-132.00	13,349.81
02-10	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 PIZZA MAN RESTAURANT PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 167002215869		-12.71	13,337.10
02-10	Debit Card Purchase MERCHANT PURCHASE TERMINAL 85486145 JUPITERS ICE CREAM BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 980043404401		-7.73	13,329.37
02-10	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 204722191500		-10.59	13,318.78
02-10	Debit Card Purchase MERCHANT PURCHASE TERMINAL 25247805 LINWOODS RESTAURANT OWINGS MI MD XXXXXXXXXXXX1977 SEQ # 001347154002		-81.63	13,237.15
02-10	Debit Card Purchase MERCHANT PURCHASE TERMINAL 25247805 LINWOODS RESTAURANT OWINGS MI MD XXXXXXXXXXXX1977 SEQ # 001347154010		-20.90	13,216.25
02-10	Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 CHICK-FIL-A #03937 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 710024586516		-29.91	13,186.34
02-10	Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 CHICK-FIL-A #03937 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 710024586524		-5.82	13,180.52
02-10	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*FRANKS PIZZA AND P BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 205072050193		-21.19	13,159.33
02-10	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*FRANKS PIZZA AND P BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 205072050201		-33.74	13,125.59
02-10	Debit Card Purchase POS PURCHASE TERMINAL 54123202 ROYAL FARMS #19 HUNT VALL MD XXXXXXXXXXXX1547 SEQ # 580368		-72.78	13,052.81
02-10	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55500365 CALI PIZZA KITC INC #2 HUNT VALL MD XXXXXXXXXXXX1547 SEQ # 238231226998		-117.62	12,935.19

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Date	Description	Additions	Subtractions	Balance
02-10	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 XFINITY MOBILE 888-936-4 PA XXXXXXXXXXXX1547 SEQ # 205334020405		-69.64	12,865.55
02-10	Debit Card Purchase MERCHANT PURCHASE TERMINAL 87021305 CM SOCCER BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 000002470919		-281.25	12,584.30
02-10	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 STARBUCKS 800-782-7282 800-782-7 WA XXXXXXXXXXXX1977 SEQ # 205245005298		-10.00	12,574.30
02-10	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55263525 THE FRESH MARKET 086 BALTIMORE MD XXXXXXXXXXXX1977 SEQ # 238956925846		-198.63	12,375.67
02-10	Debit Card Purchase MERCHANT PURCHASE TERMINAL 05436845 WALGREENS #10076 BALTIMORE MD XXXXXXXXXXXX1977 SEQ # 000246800926		-16.32	12,359.35
02-10	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*GOURMET GIRLS - OL Pikesville MD XXXXXXXXXXXX1547 SEQ # 205229355263		-62.10	12,297.25
02-10	Debit Card Purchase POS PURCHASE TERMINAL 00MD3M01 7-ELEVEN BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 504000628383		-29.75	12,267.50
02-10	Debit Card Purchase MERCHANT PURCHASE TERMINAL 85369435 PIZZA MAN RESTAURANT 410-48600 MD XXXXXXXXXXXX1547 SEQ # 176600015444		-48.20	12,219.30
02-10	ACH Withdrawal NEWREZ-SHELLPOIN WEB PMTS 250207		-3,792.19	8,427.11
02-10	Authorized Transfer ZELLE JOSE PAVON CHENCHO SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-100.00	8,327.11
02-11	Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 PETRO WOODBURY NY XXXXXXXXXXXX1547 SEQ # 300234399433		-300.00	8,027.11
02-11	Debit Card Purchase MERCHANT PURCHASE TERMINAL 57540245 UBER *TRIP 800592899 CA XXXXXXXXXXXX1977 SEQ # 744458790939		-11.97	8,015.14

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02-11	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75306375 SUSSEX COUNTY COUNCIL GEORGETOW DE XXXXXXXXXXXX1547 SEQ # 163500499442		-90.46	7,924.68
02-11	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75306375 SUSSEX PROP TAXGOV SVC FORT WORT TX XXXXXXXXXXXX1547 SEQ # 163500499830		-2.28	7,922.40
02-11	Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*BM8VK6OB3 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 5E98B3ZT9RT9		-30.73	7,891.67
02-11	ACH Withdrawal AUDI FINCL TEL TEL DEBIT 250211		-1,300.98	6,590.69
02-12	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75418235 TMX*TERMINIX INTL MEMPHIS TN XXXXXXXXXXXX1547 SEQ # 221709983284		-203.65	6,387.04
02-12	Debit Card Purchase MERCHANT PURCHASE TERMINAL 57540245 UBER *TRIP 800592899 CA XXXXXXXXXXXX1977 SEQ # 742585552858		-11.91	6,375.13
02-12	Debit Card Purchase MERCHANT PURCHASE TERMINAL 15410195 TARGET 0001 5412 PIKESVILL MD XXXXXXXXXXXX1977 SEQ # 091011329512		-28.26	6,346.87
02-12	Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*CH5IU8HP3 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 29EGJM2C9Y8Y		-26.49	6,320.38
02-12	Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*QQ9006VO3 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 5AODUXWV8WDF		-6.24	6,314.14
02-12	Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*533CN9RX3 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 1U3OKGWQUSHE		-13.46	6,300.68
02-12	Debit Card Purchase POS PURCHASE TERMINAL 00MD3M01 7-ELEVEN BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 504400174820		-18.74	6,281.94
02-12	ACH Prenotification ERIE INS GROUP ERIEXPSPAY 250212		-0.00	6,281.94

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Date	Description	Additions	Subtractions	Balance
02-13	Debit Card Purchase MERCHANT PURCHASE TERMINAL 52704875 DUNKIN #354586 Q35 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 148946672763		-12.57	6,269.37
02-13	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55639955 EXXON HOOKS LANE PIKESVILL MD XXXXXXXXXXXX1977 SEQ # 007597390120		-52.20	6,217.17
02-13	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 62KZIDTSINCS		-1.00	6,216.17
02-13	Debit Card Purchase POS PURCHASE TERMINAL 0003 GIANT FOOD INC #159 37 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 251567		-49.24	6,166.93
02-13	ACH Withdrawal KSDS FACTS 250213		-200.00	5,966.93
02-14	ACH Credit CFG COMMUNITY BA PAYROLL 250214	3,848.59		9,815.52
02-14	ACH Credit PINNACLE BANK PAYROLL 250214	4,227.06		14,042.58
02-14	Money Talks Trans Dr REF 0451933L FUNDS TRANSFER TO DEP 1890304807 FROM		-2,500.00	11,542.58
02-14	Debit Card Purchase POS PURCHASE TERMINAL 00000000 AMAZON.COM*597E58HE3 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 0000000JA51L		-112.35	11,430.23
02-14	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5W0081QZD2MC		-12.91	11,417.32
02-14	Debit Card Purchase MERCHANT PURCHASE TERMINAL 05436845 WALGREENS #10076 BALTIMORE MD XXXXXXXXXXXX1977 SEQ # 000405576396		-32.78	11,384.54
02-14	Debit Card Purchase MERCHANT PURCHASE TERMINAL 05436845 WALGREENS #10076 BALTIMORE MD XXXXXXXXXXXX1977 SEQ # 000405576479		-16.20	11,368.34
02-14	Check 101		-218.00	11,150.34
02-16	Ending totals	27,786.97	-18,032.63	\$11,150.34

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CHECKS

Number	Date	Amount	Number	Date	Amount
101	02-14	218.00			

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Thank you for banking with Sandy Spring Bank

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Sandy Spring Bank

Last statement: February 16, 2025
 This statement: March 16, 2025
 Total days in statement period: 28

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 (0)

Direct inquiries to:
 800-399-5919

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 BESSY BLUM
 DEBTOR IN POSSESSION CASE 2510005 NVA
 3317 WOODVALLEY DR
 PIKESVILLE MD 21208-1956

Sandy Spring Bank
 17801 Georgia Ave
 Olney MD 20832

My Free Banking

Account number XX-XXXX48-06
 Low balance \$149.19
 Average balance \$5,637.46

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
02-16	Beginning balance			\$11,150.34
02-18	Debit Card Refund	6.34		11,156.68
	MERCHANT REFUND TERMINAL 05436845			
	WALGREENS #10076 BALTIMORE MD			
	XXXXXXXXXXXX1977 SEQ # 001849144147			
02-18	Debit Card Refund	15.86		11,172.54
	MERCHANT REFUND TERMINAL 05436845			
	WALGREENS #10076 BALTIMORE MD			
	XXXXXXXXXXXX1977 SEQ # 001849144220			
02-18	Debit Card Refund	28.26		11,200.80
	MERCHANT REFUND TERMINAL 15410195			
	TARGET 0001 5412 PIKESVILL MD			
	XXXXXXXXXXXX1977 SEQ # 091012499345			
02-18	Mobile Deposit	37.65		11,238.45
02-18	Debit Card Purchase		-90.00	11,148.45
	MERCHANT PURCHASE TERMINAL 85432575			
	REGISTERED VIA STONEAL HAMPSTEAD MD			
	XXXXXXXXXXXX1547 SEQ # 980000341774			
02-18	Debit Card Purchase		-150.00	10,998.45
	MERCHANT PURCHASE TERMINAL 85189935			
	KIDZPARK BALTIMORE MD			
	XXXXXXXXXXXX1547 SEQ # 980009289126			
02-18	Debit Card Purchase		-13.63	10,984.82
	MERCHANT PURCHASE TERMINAL 05140485			
	CHICK-FIL-A #00717 COLUMBIA MD			
	XXXXXXXXXXXX1547 SEQ # 710004716209			

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Date	Description	Additions	Subtractions	Balance
02-18	Debit Card Purchase MERCHANT PURCHASE TERMINAL 15410195 TARGET 0001 5412 PIKESVILL MD XXXXXXXXXXXX1977 SEQ # 091011330962		-1.77	10,983.05
02-18	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*JILLYS BAR AND GRI Pikesvill MD XXXXXXXXXXXX1547 SEQ # 206920004097		-94.20	10,888.85
02-18	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 STARBUCKS STORE 00733 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 206668799529		-4.72	10,884.13
02-18	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55546505 LE'S NAIL BAR PIKESVIL PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 244966576897		-12.00	10,872.13
02-18	Debit Card Purchase POS PURCHASE TERMINAL 64235902 ROYAL FARMS #23 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 136144		-64.00	10,808.13
02-18	Debit Card Purchase POS PURCHASE TERMINAL 54494002 HOMEGOODS #243 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 504600358012		-383.70	10,424.43
02-18	Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 CHICK-FIL-A #03937 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 710023623699		-32.55	10,391.88
02-18	Debit Card Purchase MERCHANT PURCHASE TERMINAL 87021305 DRYBAR BALTIMORE TOWSON MD XXXXXXXXXXXX1977 SEQ # 000003845634		-70.80	10,321.08
02-18	Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*E95TH5VP3 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 46DXZEI3ZUPP		-29.67	10,291.41
02-18	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*EL PARAISO Reisterst MD XXXXXXXXXXXX1547 SEQ # 207190715883		-43.98	10,247.43
02-18	Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 TST* OREGON GRILLE - A HUNT VALL MD XXXXXXXXXXXX1547 SEQ # 500366665717		-226.88	10,020.55
02-18	Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*9803A5843 SEATTLE WA XXXXXXXXXXXX1547 SEQ # G18RKKEB3EUB		-15.89	10,004.66

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Date	Description	Additions	Subtractions	Balance
02-18	Debit Card Purchase MERCHANT PURCHASE TERMINAL 05436845 PY *JOHN BROWN GENERAL COCKEYSVI MD XXXXXXXXXXXX1977 SEQ # 500156431870		-24.50	9,980.16
02-18	Debit Card Purchase POS PURCHASE TERMINAL 99132614 COSTCO WHSE #13 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 783734		-459.55	9,520.61
02-18	Debit Card Purchase POS PURCHASE TERMINAL 10076T21 WALGREENS 2560 QUARRY BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 140713		-50.86	9,469.75
02-18	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55500805 PIZZA BOLI'S PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 246337773315		-30.72	9,439.03
02-18	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 Prime Video Channels amzn.com/ VVA XXXXXXXXXXXX1547 SEQ # 207536125464		-11.65	9,427.38
02-18	Debit Card Purchase MERCHANT PURCHASE TERMINAL 82305095 PELOTON* MEMBERSHIP NEW YORK NY XXXXXXXXXXXX1547 SEQ # 000033820519		-46.64	9,380.74
02-18	Debit Card Purchase POS PURCHASE TERMINAL 1443CL01 WEIGHT WISE PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 155702		-90.00	9,290.74
02-18	Debit Card Purchase MERCHANT PURCHASE TERMINAL 25247805 BETTER CARE PHARMACY PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 003067028233		-15.80	9,274.94
02-18	Debit Card Purchase MERCHANT PURCHASE TERMINAL 85179245 GLASS SCREEN HOSP ITAL MIDDLE RI MD XXXXXXXXXXXX1977 SEQ # 980011059494		-83.74	9,191.20
02-18	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55419375 VERIZON WRL MY ACCT VE FOLSOM CA XXXXXXXXXXXX1547 SEQ # 666104055493		-103.74	9,087.46
02-18	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55500805 ESSENCE MASSAGE LUTHERVIL MD XXXXXXXXXXXX1547 SEQ # 247183054924		-280.00	8,807.46
02-18	Debit Card Purchase POS PURCHASE TERMINAL 0901 THE VITAMIN SHOPPE 70 LUTHERVIL MD XXXXXXXXXXXX1547 SEQ # 429376		-117.96	8,689.50

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02-18	Debit Card Purchase MERCHANT PURCHASE TERMINAL 05436845 5GUYS 0438 QSR TOWSON MD XXXXXXXXXXXX1547 SEQ # 500159238784		-24.57	8,664.93
02-18	Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*JC7KW47E3 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 3V04DDHBYXJ5		-6.35	8,658.58
02-18	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5YR4Y250PN53		-1.00	8,657.58
02-18	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5Z0ZEZSPMGP1		-13.99	8,643.59
02-18	ACH Prenotification ERIE INS GROUP ERIEXPSPAY 250217 Q041831307		-0.00	8,643.59
02-18	ACH Withdrawal VENMO PAYMENT 250218		-18.00	8,625.59
02-18	ACH Withdrawal VENMO PAYMENT 250218		-60.00	8,565.59
02-18	ACH Withdrawal JCamps LLC JCamps LLC 250218		-1,000.00	7,565.59
02-18	Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	7,065.59
02-19	Money Talks Trans Dr REF 0501533L FUNDS TRANSFER TO DEP 1890304807 FROM		-500.00	6,565.59
02-19	Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 TST* BANDITO'S COLUMBI COLUMBIA MD XXXXXXXXXXXX1547 SEQ # 000648128379		-31.27	6,534.32
02-19	Debit Card Purchase POS PURCHASE TERMINAL 64235902 ROYAL FARMS #23 OWINGS MI MD XXXXXXXXXXXX1977 SEQ # 141510		-47.36	6,486.96
02-20	Authorized Transfer ZELLE ALBERT SZYDLOWSKI SANDY SPRING BANK 91043 17801 GEORGIA AVEN	25.00		6,511.96

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02-20	Debit Card Purchase MERCHANT PURCHASE TERMINAL 85432575 REGISTERED VIA STONEAL HAMPSTEAD MD XXXXXXXXXXXX1547 SEQ # 980000341703		-115.00	6,396.96
02-20	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*ROOST BALTIMORE CA Baltimore MD XXXXXXXXXXXX1977 SEQ # 208495673951		-8.42	6,388.54
02-20	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 STARBUCKS 800-782-7282 800-782-7 WA XXXXXXXXXXXX1977 SEQ # 208407752340		-10.00	6,378.54
02-20	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75418235 TMX*TERMINIX INTL MEMPHIS TN XXXXXXXXXXXX1547 SEQ # 222387289753		-91.92	6,286.62
02-20	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 64HWTOW2SWIG		-13.65	6,272.97
02-20	ACH Withdrawal KSDS FACTS 250220		-349.30	5,923.67
02-20	ACH Withdrawal KSDS RETRY PYMT 250220		-349.30	5,574.37
02-21	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55639955 EXXON HOOKS LANE PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 007853411122		-70.04	5,504.33
02-21	Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 PETRO WOODBURY NY XXXXXXXXXXXX1547 SEQ # 300227911795		-300.00	5,204.33
02-21	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5WAIPN9QRU2G		-14.94	5,189.39
02-21	Debit Card Purchase MERCHANT PURCHASE TERMINAL 22303795 COLPARK LOC 518 MCLEAN VA XXXXXXXXXXXX1547 SEQ # 003524176489		-13.95	5,175.44
02-21	Debit Card Purchase POS PURCHASE TERMINAL 00MD3M01 7-ELEVEN BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 505200348018		-13.44	5,162.00

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02-21	Debit Card Purchase POS PURCHASE TERMINAL 54097102 ROYAL FARMS 81 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 310670		-4.98	5,157.02
02-24	Debit Card Purchase MERCHANT PURCHASE TERMINAL 85432575 REGISTERED VIA STONEAL HAMPSTEAD MD XXXXXXXXXXXX1547 SEQ # 98000341727		-90.00	5,067.02
02-24	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 SXM*SIRIUSXM.COM/ACCT 888-635-5 NY XXXXXXXXXXXX1547 SEQ # 209234370147		-24.27	5,042.75
02-24	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*BUSBOYS AND POETS Columbia MD XXXXXXXXXXXX1547 SEQ # 209153752937		-31.80	5,010.95
02-24	Debit Card Purchase MERCHANT PURCHASE TERMINAL 52708085 TELADOC LEWISVILL TX XXXXXXXXXXXX1547 SEQ # 109728112469		-85.00	4,925.95
02-24	Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NB7WN8753 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 427VST222DDI		-22.25	4,903.70
02-24	Debit Card Purchase POS PURCHASE TERMINAL 01295712 MCDONALD'S F11134 PIKESVIL MD XXXXXXXXXXXX1547 SEQ # 24039600		-15.56	4,888.14
02-24	Debit Card Purchase MERCHANT PURCHASE TERMINAL 22303795 COLPARK LOC 518 MCLEAN VA XXXXXXXXXXXX1547 SEQ # 003711186449		-13.95	4,874.19
02-24	Debit Card Purchase POS PURCHASE TERMINAL 50130301 THE FRESH MARKE BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 345034		-34.39	4,839.80
02-24	Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 MD-CECES BALTIMORE MD XXXXXXXXXXXX1977 SEQ # 253911594617		-60.16	4,779.64
02-24	Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*KI3J15KM3 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 37MU0VMODBZN		-31.80	4,747.84
02-24	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 SQ *PRETZEL QUEENS Edgewood MD XXXXXXXXXXXX1977 SEQ # 209580878593		-21.20	4,726.64

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Date	Description	Additions	Subtractions	Balance
02-24	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*FRANKS PIZZA AND P BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 209783725525		-39.20	4,687.44
02-24	Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*BZ2SV7NS3 SEATTLE WA XXXXXXXXXXXX1547 SEQ # THRZEKPV6ADQ		-13.55	4,673.89
02-24	Debit Card Purchase POS PURCHASE TERMINAL 19129T42 WALGREENS 11917 REISTE REISTERST MD XXXXXXXXXXXX1547 SEQ # 257439		-15.00	4,658.89
02-24	Debit Card Purchase POS PURCHASE TERMINAL 82910002 FIVE BELO 10300 MILL R OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 323468		-149.20	4,509.69
02-24	Debit Card Purchase MERCHANT PURCHASE TERMINAL 85428145 THE ESSEN ROOM PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 980029380694		-44.46	4,465.23
02-24	Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	3,965.23
02-25	Debit Card Purchase MERCHANT PURCHASE TERMINAL 52708245 ROYAL FARMS #294 JOPPA MD XXXXXXXXXXXX1547 SEQ # 110393922263		-51.85	3,913.38
02-25	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 SXM*SIRIUSXM.COM/ACCT 888-635-5 NY XXXXXXXXXXXX1547 SEQ # 200102388508		-24.27	3,889.11
02-25	Debit Card Purchase MERCHANT PURCHASE TERMINAL 82711165 SA*BETHTFILOH.COM BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 000008429096		-772.88	3,116.23
02-25	ACH Withdrawal VENMO PAYMENT 250225		-60.00	3,056.23
02-25	ACH Withdrawal ERIEINSURANCEWEB PAYMENT 250225		-74.80	2,981.43
02-25	ACH Withdrawal ERIEINSURANCEWEB PAYMENT 250225		-98.60	2,882.83
02-25	ACH Withdrawal ERIEINSURANCEWEB PAYMENT 250225		-126.66	2,756.17

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Sandy Spring Bank

SETH L BLUM
March 16, 2025

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Date	Description	Additions	Subtractions	Balance
02-25	ACH Withdrawal ERIEINSURANCEWEB PAYMENT 250225		-170.86	2,585.31
02-25	ACH Withdrawal ERIEINSURANCEWEB PAYMENT 250225		-257.56	2,327.75
02-25	ACH Withdrawal ERIEINSURANCEWEB PAYMENT 250225		-342.56	1,985.19
02-26	Debit Card Purchase MERCHANT PURCHASE TERMINAL 57540245 UBER *TRIP 800592899 CA XXXXXXXXXXXX1977 SEQ # 714726406404		-12.96	1,972.23
02-26	Debit Card Purchase MERCHANT PURCHASE TERMINAL 82711165 HOWARD COUNTY CHAMBER COLUMBIA MD XXXXXXXXXXXX1547 SEQ # 000012838167		-30.00	1,942.23
02-26	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55263525 SAFEWAY #0073 BALTIMORE MD XXXXXXXXXXXX1977 SEQ # 254643214719		-42.70	1,899.53
02-26	Debit Card Purchase POS PURCHASE TERMINAL 89682 ST PAULS CMF BALTIMORE MD XXXXXXXXXXXX1977 SEQ # 931909		-44.17	1,855.36
02-26	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 62B52ZJF5I9J		-1.00	1,854.36
02-26	Debit Card Purchase POS PURCHASE TERMINAL 30263010 NORDSTROM 700 FAIRMONT TOWSON MD XXXXXXXXXXXX1977 SEQ # 257071		-9.64	1,844.72
02-27	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55500805 SUSHI HANA TOWSON TOWSON MD XXXXXXXXXXXX1977 SEQ # 256053288883		-16.90	1,827.82
02-27	Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 630DFNSSNGUU		-12.93	1,814.89
02-27	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55263525 THE FRESH MARKET 086 BALTIMORE MD XXXXXXXXXXXX1977 SEQ # 256124930373		-9.53	1,805.36

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March 16, 2025

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Date	Description	Additions	Subtractions	Balance
02-27	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 INSOMNIA COOKIES-TOWSO TOWSON MD XXXXXXXXXXXX1977 SEQ # 200532638505		-28.40	1,776.96
02-27	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5VQTSJQJM1VW		-1.00	1,775.96
02-28	' ACH Credit PINNACLE BANK PAYROLL 250228	62.33		1,838.29
02-28	' ACH Credit CFG COMMUNITY BA PAYROLL 250228	3,848.60		5,686.89
02-28	' ACH Credit PINNACLE BANK PAYROLL 250228	4,227.07		9,913.96
02-28	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 57540245 UBER *TRIP 800592899 CA XXXXXXXXXXXX1977 SEQ # 744047437729		-15.95	9,898.01
02-28	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 82117555 HOTEL LODG* COMFORTINN LODGING.S AP XXXXXXXXXXXX1547 SEQ # 000004886512		-395.23	9,502.78
02-28	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 Amazon Music*II7498WM3 888-802-3 WA XXXXXXXXXXXX1547 SEQ # 201108575780		-10.59	9,492.19
02-28	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55488725 RITA'S 1159 BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 045001168189		-8.47	9,483.72
03-03	' Authorized Transfer ZELLE BLANCA AMAYA SANDY SPRING BANK 91043 17801 GEORGIA AVEN	100.00		9,583.72
03-03	' Authorized Transfer ZELLE BLANCA AMAYA SANDY SPRING BANK 91043 17801 GEORGIA AVEN	2,000.00		11,583.72
03-03	' Money Talks Trans Dr REF 0622054L FUNDS TRANSFER TO DEP 1890304807 FROM		-2,100.00	9,483.72
03-03	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 MED*PATIENT FIRST CORP 800-527-2 VA XXXXXXXXXXXX1977 SEQ # 201513334887		-50.00	9,433.72

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Debtor Name: Seth & Barry Blum
 United States Bankruptcy Court for the: _____ District of _____
 Case number: 25-1005

UST EXHIBIT 5

☐ Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: MARCH
 Line of business: Real Estate

Date report filed: 6/18/2025
 MM / DD / YYYY

NAISC code: _____

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Seth & Barry Blum
 Original signature of responsible party: [Signature]
 Printed name of responsible party: Seth Blum

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.

- | | Yes | No | N/A |
|--|-------------------------------------|--------------------------|-------------------------------------|
| 1. Did the business operate during the entire reporting period? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Do you plan to continue to operate the business next month? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have you paid all of your bills on time? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Did you pay your employees on time? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Have you timely filed your tax returns and paid all of your taxes? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Have you timely filed all other required government filings? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 9. Have you timely paid all of your insurance premiums? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.

- | | | | |
|---|--------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Debtor Name

Seth & Bessy Blum

Case number

25-10005

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐
☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

2. Summary of Cash Activity for All Accounts**19. Total opening balance of all accounts**

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

\$ 9,979.31

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 25,716.95

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ 28,432.22

22. Net cash flow

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ 2,715.27

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 7,264.04

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables

\$ _____

(Exhibit E)

Debtor Name

Seth & Bessy Blum

Case number

25-10005

4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables

(Exhibit F)

Yupa \$ 14K

5. Employees

26. What was the number of employees when the case was filed?
 27. What is the number of employees as of the date of this monthly report?

N/A
N/A**6. Professional Fees**

28. How much have you paid this month in professional fees related to this bankruptcy case?
 29. How much have you paid in professional fees related to this bankruptcy case since the case was filed?
 30. How much have you paid this month in other professional fees?
 31. How much have you paid in total other professional fees since filing the case?

\$ 0
 \$ 0
 \$ 0
 \$ 0

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	-	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ 22,000	-	\$ 25,716.95	=	\$ -3,716.95
33. Cash disbursements	\$ 20,000	-	\$ 28,432.22	=	\$ -8,432.22
34. Net cash flow	\$ 2,000	-	\$ -2,715.27	=	\$ -4,715.27
35. Total projected cash receipts for the next month:					\$ 24,000
36. Total projected cash disbursements for the next month:					- \$ 23,000
37. Total projected net cash flow for the next month:					= \$ 1,000

Debtor Name

Seth & Bessy Blum

Case number

25-10005

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.



Sandy Spring Bank

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Last statement: March 16, 2025
This statement: April 16, 2025
Total days in statement period: 31

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(0)

Direct inquiries to:
800-399-5919

SETH L BLUM
BESSY BLUM
DEBTOR IN POSSESSION CASE 2510005 NVA
3317 WOODVALLEY DR
PIKESVILLE MD 21208-1956

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17801 Georgia Ave | Olney MD 20832

My Free Banking

Account number	XX-XXXX48-06
Low balance	\$3.62
Average balance	\$2,614.83

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
03-16	Beginning balance			\$7,931.81
03-17	' ACH Credit ERIE PH REIMB CREDITS 250317	3,022.74		10,954.55
03-17	' Money Talks Trans Dr REF 0751718L FUNDS TRANSFER TO DEP 1890304807 FROM		-2,000.00	8,954.55
03-17	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55419375 VZWRLLSS*BILL PAY VE FOLSOM CA XXXXXXXXXXXX1547 SEQ # 666135018369		-107.79	8,846.76
03-17	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 63EJ09KW4CPU		-18.96	8,827.80
03-17	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 STARBUCKS STORE 11686 BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 205982736774		-24.81	8,802.99
03-17	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 CHICK-FIL-A #03937 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 710026789726		-36.44	8,766.55
03-17	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 12302025 Hair Cuttery - 4520 Pikesvill MD XXXXXXXXXXXX1547 SEQ # 001500768045		-52.50	8,714.05

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April 16, 2025

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Date	Description	Additions	Subtractions	Balance
03-17	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 05436845 RED ROBIN NO 144 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 500219031044		-58.22	8,655.83
03-17	' Debit Card Purchase POS PURCHASE TERMINAL 64235902 ROYAL FARMS #23 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 155358		-66.89	8,588.94
03-17	' Debit Card Purchase POS PURCHASE TERMINAL 62729801 GRAUL'S MARKET RUXTON MD XXXXXXXXXXXX1547 SEQ # 231729		-89.72	8,499.22
03-17	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 MED*PATIENT FIRST CORP 800-527-2 VA XXXXXXXXXXXX1977 SEQ # 206886649516		-467.00	8,032.22
03-17	' Debit Card Purchase POS PURCHASE TERMINAL 0012 GIANT 0117 6223-25 BAL BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 855608		-76.27	7,955.95
03-17	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 85189935 KIDZPARK BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 980009289194		-439.65	7,516.30
03-17	' Debit Card Purchase POS PURCHASE TERMINAL 12674001 ROUTE 40 WEST BALTIMORE MD XXXXXXXXXXXX1977 SEQ # 177026		-43.75	7,472.55
03-17	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 PANERA BREAD #203782 O 301-490-9 MD XXXXXXXXXXXX1977 SEQ # 206884766387		-53.35	7,419.20
03-17	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55131585 APPLE.COM/BILL CUPERTINO CA XXXXXXXXXXXX1547 SEQ # 275090366034		-9.99	7,409.21
03-17	' Debit Card Purchase POS PURCHASE TERMINAL 01295705 MCDONALD'S F11134 PIKESVIL MD XXXXXXXXXXXX1977 SEQ # 26721100		-20.22	7,388.99
03-17	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 Prime Video Channels amzn.com/ WA XXXXXXXXXXXX1547 SEQ # 206888007598		-11.65	7,377.34
03-17	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 61RG7FLCTM8W		-1.00	7,376.34

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Date	Description	Additions	Subtractions	Balance
03-17	' ACH Withdrawal ERIE INS GROUP ERIEXPSPAY 250317		-120.99	7,255.35
03-17	' Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	6,755.35
03-18	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 61RG7FLCRYJP		-12.94	6,742.41
03-18	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 63Y7YWSW1HLT		-1.00	6,741.41
03-18	' ACH Withdrawal ERIE LIFE INSUR PREM 250317		-37.40	6,704.01
03-18	' ACH Withdrawal ERIE LIFE INSUR PREM 250317		-49.30	6,654.71
03-18	' ACH Withdrawal ERIE LIFE INSUR PREM 250317		-63.33	6,591.38
03-18	' ACH Withdrawal ERIE LIFE INSUR PREM 250317		-85.43	6,505.95
03-18	' ACH Withdrawal ERIE LIFE INSUR PREM 250317		-128.78	6,377.17
03-18	' ACH Withdrawal ERIE LIFE INSUR PREM 250317		-171.28	6,205.89
03-19	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 6482FUGKREUW		-12.67	6,193.22
03-19	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 82305095 PELOTON* MEMBERSHIP NEW YORK NY XXXXXXXXXXXX1547 SEQ # 500036668975		-46.64	6,146.58
03-19	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 25265085 BRITO LATIN MARKET 2 PIKESVILL MD XXXXXXXXXXXX1977 SEQ # 000011200172		-47.91	6,098.67

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Date	Description	Additions	Subtractions	Balance
03-19	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55263525 THE FRESH MARKET 086 BALTIMORE MD XXXXXXXXXXXX1977 SEQ # 277363976147		-31.23	6,067.44
03-19	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 15270215 Subway 44106 Baltimore MD XXXXXXXXXXXX1547 SEQ # 000008296024		-10.80	6,056.64
03-19	' Debit Card Purchase POS PURCHASE TERMINAL 10076T22 WALGREENS 2560 QUARRY BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 036940		-9.99	6,046.65
03-19	' Debit Card Purchase POS PURCHASE TERMINAL 77827301 SQ *LUPTON'S SPORTS CO WESTMINST MD XXXXXXXXXXXX1547 SEQ # 507813826453		-302.10	5,744.55
03-19	' ACH Withdrawal AUDI FINCL, TEL. TEL DEBIT 250319		-1,238.56	4,505.99
03-20	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55488725 RITA'S 1159 BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 048551178000		-32.57	4,473.42
03-20	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 52704875 UATMB2STBX QPS BALTIMORE MD XXXXXXXXXXXX1977 SEQ # 170800001945		-6.84	4,466.58
03-20	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75418235 TMX*TERMINIX INTL MEMPHIS TN XXXXXXXXXXXX1547 SEQ # 224777335038		-91.92	4,374.66
03-20	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 57540245 UBER *TRIP 800592899 CA XXXXXXXXXXXX1977 SEQ # 712345377315		-12.73	4,361.93
03-20	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 62KZM8KWJF8Q		-1.00	4,360.93
03-20	' ACH Withdrawal KSDS FACTS 250320		-349.20	4,011.73
03-20	' Authorized Transfer ZELLE AL SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-30.00	3,981.73

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Date	Description	Additions	Subtractions	Balance
03-20	' Authorized Transfer ZELLE BRAD DAVIS SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-150.00	3,831.73
03-21	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5V74X8TESJ4C		-12.17	3,819.56
03-21	' Debit Card Purchase POS PURCHASE TERMINAL 34650801 WEIS MARKETS 22 WINDSOR M MD XXXXXXXXXXXX1977 SEQ # 550474		-27.77	3,791.79
03-21	' Debit Card Purchase POS PURCHASE TERMINAL 42349301 BP#2002000SLADE PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 561385		-45.53	3,746.26
03-21	Check 995002		-269.67	3,476.59
03-24	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 57540245 UBER *TRIP 800592899 CA XXXXXXXXXXXX1977 SEQ # 714591103376		-15.23	3,461.36
03-24	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 IN *B&D POOLS LLC 240-71641 MD XXXXXXXXXXXX1547 SEQ # 208442024352		-921.85	2,539.51
03-24	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 22303795 COLPARK LOC 518 MCLEAN VA XXXXXXXXXXXX1547 SEQ # 003943231091		-13.95	2,525.56
03-24	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 57540245 UBER *TRIP 800592899 CA XXXXXXXXXXXX1977 SEQ # 714677322279		-25.21	2,500.35
03-24	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 SQ *TRAVELIN TOM S CO Chester PA XXXXXXXXXXXX1977 SEQ # 208684307753		-7.46	2,492.89
03-24	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 SQ *UNO PROVIDENCE, LL Chester PA XXXXXXXXXXXX1547 SEQ # 208808915168		-56.35	2,436.54
03-24	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 SQ *WECKERLYS King of P PA XXXXXXXXXXXX1547 SEQ # 209065578714		-8.75	2,427.79

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Date	Description	Additions	Subtractions	Balance
03-24	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 52653845 KOP MART NORRISTOW PA XXXXXXXXXXXX1547 SEQ # 282796403015		-14.59	2,413.20
03-24	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 15270215 Subway 24378 King of P PA XXXXXXXXXXXX1547 SEQ # 000240100061		-28.38	2,384.82
03-24	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 05436845 5GUYS 0372 QSR KING OF P PA XXXXXXXXXXXX1547 SEQ # 500173525551		-24.15	2,360.67
03-24	' Debit Card Purchase POS PURCHASE TERMINAL 31541072 TARGET T- 1737 REISTER PIKESVILL MD XXXXXXXXXXXX1977 SEQ # 224473		-144.71	2,215.96
03-24	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 MCDONALD'S F11134 PIKESVIL MD XXXXXXXXXXXX1547 SEQ # 720236505308		-6.74	2,209.22
03-24	' Debit Card Purchase POS PURCHASE TERMINAL 1443CL01 WEIGHT WISE PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 132058		-90.00	2,119.22
03-24	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 621AP4XLYOCS		-1.00	2,118.22
03-24	' Authorized Transfer ZELLE MOM SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-220.00	1,898.22
03-24	' Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	1,398.22
03-25	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 25247805 BETTER CARE PHARMACY PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 004365041007		-15.80	1,382.42
03-25	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 STARBUCKS 800-782-7282 800-782-7 WA XXXXXXXXXXXX1977 SEQ # 209442157041		-15.00	1,367.42
03-25	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 61RG87A0L3M0		-14.75	1,352.67

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Date	Description	Additions	Subtractions	Balance
03-25	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 SXM*SIRIUSXM.COM/ACCT 888-635-5 NY XXXXXXXXXXXX1547 SEQ # 209546825237		-24.27	1,328.40
03-25	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 82711165 SA*BETHTFILOH.COM BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 500008262500		-772.88	555.52
03-25	' ACH Withdrawal VENMO PAYMENT 250325		-78.62	476.90
03-26	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55546505 DAVIS' PUB ANNAPOLIS MD XXXXXXXXXXXX1547 SEQ # 284318557883		-64.98	411.92
03-26	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55546505 DAVIS' PUB ANNAPOLIS MD XXXXXXXXXXXX1547 SEQ # 284318557917		-28.35	383.57
03-26	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55308765 SHELL OIL 575258342QPS ANNAPOLIS MD XXXXXXXXXXXX1547 SEQ # 284152153524		-86.97	296.60
03-26	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55419375 VZWRLSS*BILL PAY VE FOLSOM CA XXXXXXXXXXXX1547 SEQ # 666109098055		-129.37	167.23
03-26	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 63EJ1XD3UG0S		-12.90	154.33
03-26	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55308765 SHELL OIL 910025766QPS BALTIMORE MD XXXXXXXXXXXX1977 SEQ # 284154199699		-49.89	104.44
03-26	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 64HWXNZTZJ6Q		-1.00	103.44
03-26	' ACH Withdrawal BALTIMORE GAS AN ONLINE PMT 250326		-29.66	73.78
03-27	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 52708285 BURGER KING #17205 Q07 TOWSON MD XXXXXXXXXXXX1547 SEQ # 037212554433		-13.97	59.81

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Date	Description	Additions	Subtractions	Balance
03-27	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 60XWTIHDVXSZ		-15.71	44.10
03-27	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 85179245 LAS ESPERANZAS CAFE BALTIMORE MD XXXXXXXXXXXX1977 SEQ # 980010869608		-39.48	4.62
03-27	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 6482GQCGZHHD		-1.00	3.62
03-31	' Authorized Transfer ZELLE BLANCA AMAYA SANDY SPRING BANK 91043 17801 GEORGIA AVEN	2,100.00		2,103.62
03-31	' ACH Credit PINNACLE BANK PAYROLL 250331	4,227.08		6,330.70
03-31	' Money Talks Trans Dr REF 0901038L FUNDS TRANSFER TO DEP 1890304807 FROM		-2,100.00	4,230.70
03-31	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 82305095 SPOTHERO 844-356-8054 CHICAGO IL XXXXXXXXXXXX1547 SEQ # 500046628420		-74.00	4,156.70
03-31	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 2LEVY@DCUNI WASHINGTO DC XXXXXXXXXXXX1547 SEQ # 454812363552		-7.47	4,149.23
03-31	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 2LEVY@DCUNI WASHINGTO DC XXXXXXXXXXXX1547 SEQ # 454812365573		-72.88	4,076.35
03-31	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 2LEVY@DCUNI WASHINGTO DC XXXXXXXXXXXX1547 SEQ # 454812366571		-32.53	4,043.82
03-31	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 2LEVY@DCUNI WASHINGTO DC XXXXXXXXXXXX1547 SEQ # 454812366399		-32.43	4,011.39
03-31	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 2LEVY@DCUNI WASHINGTO DC XXXXXXXXXXXX1547 SEQ # 454812366563		-6.86	4,004.53

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Date	Description	Additions	Subtractions	Balance
03-31	' Debit Card Purchase POS PURCHASE TERMINAL 64235902 ROYAL FARMS #23 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 354784		-82.15	3,922.38
03-31	' Debit Card Purchase POS PURCHASE TERMINAL 5901 THE VITAMIN SHOPPE 59 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 203194		-116.16	3,806.22
03-31	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 15410195 TARGET 0001 5412 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 091011344630		-74.19	3,732.03
03-31	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 15410195 TARGET 0001 5412 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 091007515672		-63.12	3,668.91
03-31	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 15410195 TARGET 0001 5412 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 091015760716		-8.38	3,660.53
03-31	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1977 SEQ # 201360083188		-127.19	3,533.34
03-31	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55546505 PETITE CELLARS ELLICOTT MD XXXXXXXXXXXX1547 SEQ # 290644431141		-43.53	3,489.81
03-31	' Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	2,989.81
04-01	' ACH Credit CFG COMMUNITY BA PAYROLL 250401	3,722.02		6,711.83
04-01	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 PIZZA MAN RESTAURANT PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 458600408369		-12.71	6,699.12
04-01	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 52707155 THE HOME DEPOT #6945 RANDALLST MD XXXXXXXXXXXX1547 SEQ # 010211932800		-18.04	6,681.08
04-01	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55500805 PIZZA BOLI'S BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 291741436238		-44.49	6,636.59

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04-01	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 Amazon Music*AN2U782U3 888-802-3 WA XXXXXXXXXXXX1547 SEQ # 201787891409		-11.65	6,624.94
04-01	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 AMAZON PRIME*YC6Y42AN3 Amzn.com/ WA XXXXXXXXXXXX1547 SEQ # 201817635529		-15.89	6,609.05
04-01	' Debit Card Purchase POS PURCHASE TERMINAL 31541172 TARGET T- 1737 REISTER PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 245937		-130.81	6,478.24
04-01	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5YR52OO0B0UN		-5.50	6,472.74
04-01	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5WKDB7FUDC7Z		-0.50	6,472.24
04-01	' ACH Withdrawal VENMO PAYMENT 250401		-120.00	6,352.24
04-02	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 TST* EGG SPECTATION COL COLUMBIA MD XXXXXXXXXXXX1547 SEQ # 300308396488		-90.72	6,261.52
04-03	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75418235 ICP*GSS OWINGS MILLS OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 225815595346		-132.00	6,129.52
04-03	' Debit Card Purchase POS PURCHASE TERMINAL IMBXV2YM UBER TRIP* TRIP SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 040325560483		-15.36	6,114.16
04-03	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 61HLS16Y4U7M		-1.00	6,113.16
04-04	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*THB OWINGS MILLS Owings Mi MD XXXXXXXXXXXX1547 SEQ # 202870058275		-28.89	6,084.27
04-04	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5WKDB7G6IIBI		-12.93	6,071.34

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04-04	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 85454915 Maryland Bankers Assoc ANNAPOLIS MD XXXXXXXXXXXX1547 SEQ # 900018280834		-2,995.00	3,076.34
04-04	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 TST* MOBY DICK HOUSE O PIKEVILLE MD XXXXXXXXXXXX1547 SEQ # 300289417293		-34.95	3,041.39
04-04	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5Y7G4TD5FCOZ		-1.00	3,040.39
04-04	' Debit Card Purchase POS PURCHASE TERMINAL 12678401 HOOKS LANE PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 784699		-32.01	3,008.38
04-04	' Authorized Transfer ZELLE MOM SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-200.00	2,808.38
04-07	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 651LW6PFHRFW		-13.94	2,794.44
04-07	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*ALWAYS ICE CREAM - Baltimore MD XXXXXXXXXXXX1547 SEQ # 203292352584		-35.09	2,759.35
04-07	' Debit Card Purchase POS PURCHASE TERMINAL 10076T22 WALGREENS 2560 QUARRY BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 233165		-18.17	2,741.18
04-07	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 CHICK-FIL-A #01047 COCKEYSVI MD XXXXXXXXXXXX1547 SEQ # 710006942967		-48.92	2,692.26
04-07	' Debit Card Purchase POS PURCHASE TERMINAL 64235902 ROYAL FARMS #23 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 890065		-70.27	2,621.99
04-07	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*EL PARAISO Reisterst MD XXXXXXXXXXXX1547 SEQ # 203561065205		-57.22	2,564.77
04-07	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75306375 HARBOR PARK GARAGE BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 163701775355		-20.00	2,544.77

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04-07	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 TST* WAYWARD SMOKE HOU BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 500402117780		-56.67	2,488.10
04-07	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75454915 MARIA D S BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 900016301234		-12.71	2,475.39
04-07	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55546505 LE'S NAIL BAR PIKESVIL PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 297808553416		-13.00	2,462.39
04-07	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 05436845 5GUYS 1070 QSR COCKEYSVI MD XXXXXXXXXXXX1547 SEQ # 500176616179		-31.12	2,431.27
04-07	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 15270215 Dicks Sporting Goods Cockeysvi MD XXXXXXXXXXXX1547 SEQ # 000615454097		-131.39	2,299.88
04-07	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*N007W2YP3 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 190L70ZW6X89		-15.89	2,283.99
04-07	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*3Q3HK1FQ3 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 7IS9WT4F50AW		-14.83	2,269.16
04-07	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 57540245 AGASERVICECO MAR TT 804285330 VA XXXXXXXXXXXX1547 SEQ # 744388184299		-13.18	2,255.98
04-07	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*PF9Z70083 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 4NSQ7L8Z96XS		-54.44	2,201.54
04-07	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5Y7G5L5HK5UV		-1.00	2,200.54
04-07	' Authorized Transfer ZELLE MIRANDA PRICE SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-13.00	2,187.54
04-08	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55420365 PABC WEST TRANS BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 334232848382		-18.00	2,169.54

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Date	Description	Additions	Subtractions	Balance
04-08	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 05436845 WALMART.COM 8009256278 BENTONVIL AR XXXXXXXXXXXX1547 SEQ # 100035806010		-46.63	2,122.91
04-08	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 85176735 JCAMPS OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 900010118623		-250.00	1,872.91
04-08	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55488725 RITA'S 1159 BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 051988189720		-7.40	1,865.51
04-08	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 85454915 Maryland Bankers Assoc ANNAPOLIS MD XXXXXXXXXXXX1547 SEQ # 900018871711		-295.00	1,570.51
04-08	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5ZUIZ73PM9Q1		-15.23	1,555.28
04-08	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5YR53GH0X8IC		-1.00	1,554.28
04-08	' ACH Withdrawal COMCAST ONLINE PMT 250408		-400.00	1,154.28
04-08	' Authorized Transfer ZELLE BRAD DAVIS SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-150.08	1,004.20
04-09	' ACH Credit PINNACLE BANK ACH Pinnacle Bank/57AF 6741CF404BFD989B/Associate Expense R	3,614.85		4,619.05
04-09	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 60XWUXO5HTD9		-12.90	4,606.15
04-09	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75418235 TMX*TERMINIX INTL MEMPHIS TN XXXXXXXXXXXX1547 SEQ # 226457019333		-111.73	4,494.42
04-09	' ACH Withdrawal NEWREZ-SHELLPOIN WEB PMTS 250408		-4,274.18	220.24

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Date	Description	Additions	Subtractions	Balance
04-10	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 XFINITY MOBILE 888-936-4 PA XXXXXXXXXXXX1547 SEQ # 204883069085		-48.25	171.99
04-10	' Debit Card Purchase POS PURCHASE TERMINAL 80065501 TRADER JO TRADER JOES PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 100287		-54.01	117.98
04-11	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 52704875 DUNKIN #354586 Q35 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 185031222245		-12.57	105.41
04-11	' Authorized Transfer ZELLE BRAD DAVIS SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-20.00	85.41
04-14	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 CHICK-FIL-A #03937 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 710029112186		-38.00	47.41
04-14	' Debit Card Purchase POS PURCHASE TERMINAL 0413 GIANT FOOD INC #159 37 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 909779		-28.63	18.78
04-14	' Debit Card Purchase POS PURCHASE TERMINAL 0416 GIANT FOOD INC #159 37 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 473124		-2.49	16.29
04-15	' ACH Credit CFG COMMUNITY BA PAYROLL 250415	3,722.02		3,738.31
04-15	' ACH Credit PINNACLE BANK PAYROLL 250415	4,227.07		7,965.38
04-15	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 PIZZA MAN RESTAURANT PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 545300830837		-13.77	7,951.61
04-15	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 63ODL21AVDRX		-1.00	7,950.61
04-15	' ACH Withdrawal ERIE INS GROUP ERIEXSPAY 250415		-24.73	7,925.88

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Date	Description	Additions	Subtractions	Balance
04-15	' Authorized Transfer ZELLE MOM SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-200.00	7,725.88
04-15	' Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	7,225.88
04-16	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 82711165 SA*BETHFILOH.COM BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 500003044733		-479.18	6,746.70
04-16	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*WV5VW0YQ3 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 48NQ3NFL74TZ		-13.77	6,732.93
04-16	' ACH Withdrawal ERIE LIFE INSUR PREM 250415		-37.40	6,695.53
04-16	' ACH Withdrawal ERIE LIFE INSUR PREM 250415		-49.30	6,646.23
04-16	' ACH Withdrawal ERIE LIFE INSUR PREM 250415		-128.78	6,517.45
04-16	' ACH Withdrawal ERIE LIFE INSUR PREM 250415		-171.28	6,346.17
04-16	' ACH Withdrawal ERIE LIFE INSUR PREM 250415		-63.33	6,282.84
04-16	' ACH Withdrawal ERIE LIFE INSUR PREM 250415		-85.43	6,197.41
04-16	Ending totals	24,635.78	-26,370.18	\$6,197.41

CHECKS

Number	Date	Amount	Number	Date	Amount
995002	03-21	269.67			

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OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Thank you for banking with Sandy Spring Bank

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Last statement: February 16, 2025
 This statement: March 16, 2025
 Total days in statement period: 28

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Direct inquiries to:
 800-399-5919

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 BESSY BLUM
 DEBTOR IN POSSESSION CASE 2510005 NVA
 3317 WOODVALLEY DR
 PIKESVILLE MD 21208-1956

Sandy Spring Bank
 17801 Georgia Ave
 Olney MD 20832

My Free Banking

Account number XX-XXXX48-06
 Low balance \$149.19
 Average balance \$5,637.46

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
02-16	Beginning balance			\$11,150.34
02-18	' Debit Card Refund MERCHANT REFUND TERMINAL 05436845 WALGREENS #10076 BALTIMORE MD XXXXXXXXXXXX1977 SEQ # 001849144147	6.34		11,156.68
02-18	' Debit Card Refund MERCHANT REFUND TERMINAL 05436845 WALGREENS #10076 BALTIMORE MD XXXXXXXXXXXX1977 SEQ # 001849144220	15.86		11,172.54
02-18	' Debit Card Refund MERCHANT REFUND TERMINAL 15410195 TARGET 0001 5412 PIKESVILL MD XXXXXXXXXXXX1977 SEQ # 091012499345	28.26		11,200.80
02-18	' Mobile Deposit	37.65		11,238.45
02-18	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 85432575 REGISTERED VIA STONEAL HAMPSTEAD MD XXXXXXXXXXXX1547 SEQ # 980000341774		-90.00	11,148.45
02-18	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 85189935 KIDZPARK BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 980009289126		-150.00	10,998.45
02-18	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 CHICK-FIL-A #00717 COLUMBIA MD XXXXXXXXXXXX1547 SEQ # 710004716209		-13.63	10,984.82

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Date	Description	Additions	Subtractions	Balance
02-18	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 15410195 TARGET 0001 5412 PIKESVILL MD XXXXXXXXXXXX1977 SEQ # 091011330962		-1.77	10,983.05
02-18	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*JILLYS BAR AND GRI Pikesvill MD XXXXXXXXXXXX1547 SEQ # 206920004097		-94.20	10,888.85
02-18	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 STARBUCKS STORE 00733 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 206668799529		-4.72	10,884.13
02-18	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55546505 LE'S NAIL BAR PIKESVIL PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 244966576897		-12.00	10,872.13
02-18	' Debit Card Purchase POS PURCHASE TERMINAL 64235902 ROYAL FARMS #23 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 136144		-64.00	10,808.13
02-18	' Debit Card Purchase POS PURCHASE TERMINAL 54494002 HOMEGOODS #243 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 504600358012		-383.70	10,424.43
02-18	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 CHICK-FIL-A #03937 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 710023623699		-32.55	10,391.88
02-18	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 87021305 DRYBAR BALTIMORE TOWSON MD XXXXXXXXXXXX1977 SEQ # 000003845634		-70.80	10,321.08
02-18	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*E95TH5VP3 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 46DXZEI3ZUPP		-29.67	10,291.41
02-18	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*EL PARAISO Reisterst MD XXXXXXXXXXXX1547 SEQ # 207190715883		-43.98	10,247.43
02-18	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 TST* OREGON GRILLE - A HUNT VALL MD XXXXXXXXXXXX1547 SEQ # 500366665717		-226.88	10,020.55
02-18	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*9803A5843 SEATTLE WA XXXXXXXXXXXX1547 SEQ # G18RKKEB3EUB		-15.89	10,004.66

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02-18	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 05436845 PY *JOHN BROWN GENERAL COCKEYSVI MD XXXXXXXXXXXX1977 SEQ # 500156431870		-24.50	9,980.16
02-18	' Debit Card Purchase POS PURCHASE TERMINAL 99132614 COSTCO WHSE #13 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 783734		-459.55	9,520.61
02-18	' Debit Card Purchase POS PURCHASE TERMINAL 10076T21 WALGREENS 2560 QUARRY BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 140713		-50.86	9,469.75
02-18	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55500805 PIZZA BOLI'S PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 246337773315		-30.72	9,439.03
02-18	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 Prime Video Channels amzn.com/ WA XXXXXXXXXXXX1547 SEQ # 207536125464		-11.65	9,427.38
02-18	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 82305095 PELOTON* MEMBERSHIP NEW YORK NY XXXXXXXXXXXX1547 SEQ # 000033820519		-46.64	9,380.74
02-18	' Debit Card Purchase POS PURCHASE TERMINAL 1443CL01 WEIGHT WISE PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 155702		-90.00	9,290.74
02-18	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 25247805 BETTER CARE PHARMACY PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 003067028233		-15.80	9,274.94
02-18	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 85179245 GLASS SCREEN HOSP ITAL MIDDLE RI MD XXXXXXXXXXXX1977 SEQ # 980011059494		-83.74	9,191.20
02-18	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55419375 VERIZON WRL MY ACCT VE FOLSOM CA XXXXXXXXXXXX1547 SEQ # 666104055493		-103.74	9,087.46
02-18	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55500805 ESSENCE MASSAGE LUTHERVIL MD XXXXXXXXXXXX1547 SEQ # 247183054924		-280.00	8,807.46
02-18	' Debit Card Purchase POS PURCHASE TERMINAL 0901 THE VITAMIN SHOPPE 70 LUTHERVIL MD XXXXXXXXXXXX1547 SEQ # 429376		-117.96	8,689.50

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02-18	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 05436845 5GUYS 0438 QSR TOWSON MD XXXXXXXXXXXX1547 SEQ # 500159238784		-24.57	8,664.93
02-18	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*JC7KW47E3 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 3V04DDHBYXJ5		-6.35	8,658.58
02-18	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5YR4Y250PN53		-1.00	8,657.58
02-18	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5Z0ZEZSPMGP1		-13.99	8,643.59
02-18	' ACH Prenotification ERIE INS GROUP ERIEXSPAY 250217 Q041831307		-0.00	8,643.59
02-18	' ACH Withdrawal VENMO PAYMENT 250218		-18.00	8,625.59
02-18	' ACH Withdrawal VENMO PAYMENT 250218		-60.00	8,565.59
02-18	' ACH Withdrawal JCamps LLC JCamps LLC 250218		-1,000.00	7,565.59
02-18	' Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	7,065.59
02-19	' Money Talks Trans Dr REF 0501533L FUNDS TRANSFER TO DEP 1890304807 FROM		-500.00	6,565.59
02-19	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 TST* BANDITO'S COLUMBI COLUMBIA MD XXXXXXXXXXXX1547 SEQ # 000648128379		-31.27	6,534.32
02-19	' Debit Card Purchase POS PURCHASE TERMINAL 64235902 ROYAL FARMS #23 OWINGS MI MD XXXXXXXXXXXX1977 SEQ # 141510		-47.36	6,486.96
02-20	' Authorized Transfer ZELLE ALBERT SZYDLOWSKI SANDY SPRING BANK 91043 17801 GEORGIA AVEN	25.00		6,511.96

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02-20	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 85432575 REGISTERED VIA STONEAL HAMPSTEAD MD XXXXXXXXXXXX1547 SEQ # 980000341703		-115.00	6,396.96
02-20	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*ROOST BALTIMORE CA Baltimore MD XXXXXXXXXXXX1977 SEQ # 208495673951		-8.42	6,388.54
02-20	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 STARBUCKS 800-782-7282 800-782-7 WA XXXXXXXXXXXX1977 SEQ # 208407752340		-10.00	6,378.54
02-20	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75418235 TMX*TERMINIX INTL MEMPHIS TN XXXXXXXXXXXX1547 SEQ # 222387289753		-91.92	6,286.62
02-20	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 64HWTOW2SWIG		-13.65	6,272.97
02-20	' ACH Withdrawal KSDS FACTS 250220		-349.30	5,923.67
02-20	' ACH Withdrawal KSDS RETRY PYMT 250220		-349.30	5,574.37
02-21	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55639955 EXXON HOOKS LANE PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 007853411122		-70.04	5,504.33
02-21	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 PETRO WOODBURY NY XXXXXXXXXXXX1547 SEQ # 300227911795		-300.00	5,204.33
02-21	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5WAIPN9QRU2G		-14.94	5,189.39
02-21	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 22303795 COLPARK LOC 518 MCLEAN VA XXXXXXXXXXXX1547 SEQ # 003524176489		-13.95	5,175.44
02-21	' Debit Card Purchase POS PURCHASE TERMINAL 00MD3M01 7-ELEVEN BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 505200348018		-13.44	5,162.00

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02-21	' Debit Card Purchase POS PURCHASE TERMINAL 54097102 ROYAL FARMS 81 PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 310670		-4.98	5,157.02
02-24	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 85432575 REGISTERED VIA STONEAL HAMPSTEAD MD XXXXXXXXXXXX1547 SEQ # 980000341727		-90.00	5,067.02
02-24	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 SXM*SIRIUSXM.COM/ACCT 888-635-5 NY XXXXXXXXXXXX1547 SEQ # 209234370147		-24.27	5,042.75
02-24	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*BUSBOYS AND POETS Columbia MD XXXXXXXXXXXX1547 SEQ # 209153752937		-31.80	5,010.95
02-24	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 52708085 TELADOC LEWISVILL TX XXXXXXXXXXXX1547 SEQ # 109728112469		-85.00	4,925.95
02-24	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*NB7WN8753 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 427VST222DDI		-22.25	4,903.70
02-24	' Debit Card Purchase POS PURCHASE TERMINAL 01295712 MCDONALD'S F11134 PIKESVIL MD XXXXXXXXXXXX1547 SEQ # 24039600		-15.56	4,888.14
02-24	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 22303795 COLPARK LOC 518 MCLEAN VA XXXXXXXXXXXX1547 SEQ # 003711186449		-13.95	4,874.19
02-24	' Debit Card Purchase POS PURCHASE TERMINAL 50130301 THE FRESH MARKE BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 345034		-34.39	4,839.80
02-24	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75369435 MD-CECES BALTIMORE MD XXXXXXXXXXXX1977 SEQ # 253911594617		-60.16	4,779.64
02-24	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*KI3J15KM3 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 37MU0VMODBZN		-31.80	4,747.84
02-24	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 SQ *PRETZEL QUEENS Edgewood MD XXXXXXXXXXXX1977 SEQ # 209580878593		-21.20	4,726.64

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02-24	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*FRANKS PIZZA AND P BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 209783725525		-39.20	4,687.44
02-24	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*BZ2SV7NS3 SEATTLE WA XXXXXXXXXXXX1547 SEQ # THRZEKPV6ADQ		-13.55	4,673.89
02-24	' Debit Card Purchase POS PURCHASE TERMINAL 19129T42 WALGREENS 11917 REISTE REISTERST MD XXXXXXXXXXXX1547 SEQ # 257439		-15.00	4,658.89
02-24	' Debit Card Purchase POS PURCHASE TERMINAL 82910002 FIVE BELO 10300 MILL R OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 323468		-149.20	4,509.69
02-24	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 85428145 THE ESSEN ROOM PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 980029380694		-44.46	4,465.23
02-24	' Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	3,965.23
02-25	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 52708245 ROYAL FARMS #294 JOPPA MD XXXXXXXXXXXX1547 SEQ # 110393922263		-51.85	3,913.38
02-25	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 SXM*SIRIUSXM.COM/ACCT 888-635-5 NY XXXXXXXXXXXX1547 SEQ # 200102388508		-24.27	3,889.11
02-25	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 82711165 SA*BETHTFILOH.COM BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 000008429096		-772.88	3,116.23
02-25	' ACH Withdrawal VENMO PAYMENT 250225		-60.00	3,056.23
02-25	' ACH Withdrawal ERIEINSURANCEWEB PAYMENT 250225		-74.80	2,981.43
02-25	' ACH Withdrawal ERIEINSURANCEWEB PAYMENT 250225		-98.60	2,882.83
02-25	' ACH Withdrawal ERIEINSURANCEWEB PAYMENT 250225		-126.66	2,756.17

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02-25	' ACH Withdrawal ERIEINSURANCEWEB PAYMENT 250225		-170.86	2,585.31
02-25	' ACH Withdrawal ERIEINSURANCEWEB PAYMENT 250225		-257.56	2,327.75
02-25	' ACH Withdrawal ERIEINSURANCEWEB PAYMENT 250225		-342.56	1,985.19
02-26	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 57540245 UBER *TRIP 800592899 CA XXXXXXXXXXXX1977 SEQ # 714726406404		-12.96	1,972.23
02-26	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 82711165 HOWARD COUNTY CHAMBER COLUMBIA MD XXXXXXXXXXXX1547 SEQ # 000012838167		-30.00	1,942.23
02-26	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55263525 SAFEWAY #0073 BALTIMORE MD XXXXXXXXXXXX1977 SEQ # 254643214719		-42.70	1,899.53
02-26	' Debit Card Purchase POS PURCHASE TERMINAL 89682 ST PAULS CMF BALTIMORE MD XXXXXXXXXXXX1977 SEQ # 931909		-44.17	1,855.36
02-26	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 62B52ZJF5I9J		-1.00	1,854.36
02-26	' Debit Card Purchase POS PURCHASE TERMINAL 30263010 NORDSTROM 700 FAIRMONT TOWSON MD XXXXXXXXXXXX1977 SEQ # 257071		-9.64	1,844.72
02-27	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55500805 SUSHI HANA TOWSON TOWSON MD XXXXXXXXXXXX1977 SEQ # 256053288883		-16.90	1,827.82
02-27	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 63ODFNSSNGUU		-12.93	1,814.89
02-27	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55263525 THE FRESH MARKET 086 BALTIMORE MD XXXXXXXXXXXX1977 SEQ # 256124930373		-9.53	1,805.36

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02-27	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 INSOMNIA COOKIES-TOWSO TOWSON MD XXXXXXXXXXXX1977 SEQ # 200532638505		-28.40	1,776.96
02-27	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5VQTSJQJM1VW		-1.00	1,775.96
02-28	' ACH Credit PINNACLE BANK PAYROLL 250228	62.33		1,838.29
02-28	' ACH Credit CFG COMMUNITY BA PAYROLL 250228	3,848.60		5,686.89
02-28	' ACH Credit PINNACLE BANK PAYROLL 250228	4,227.07		9,913.96
02-28	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 57540245 UBER *TRIP 800592899 CA XXXXXXXXXXXX1977 SEQ # 744047437729		-15.95	9,898.01
02-28	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 82117555 HOTEL LODG* COMFORTINN LODGING.S AP XXXXXXXXXXXX1547 SEQ # 000004886512		-395.23	9,502.78
02-28	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 Amazon Music*II7498VWM3 888-802-3 WA XXXXXXXXXXXX1547 SEQ # 201108575780		-10.59	9,492.19
02-28	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55488725 RITA'S 1159 BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 045001168189		-8.47	9,483.72
03-03	' Authorized Transfer ZELLE BLANCA AMAYA SANDY SPRING BANK 91043 17801 GEORGIA AVEN	100.00		9,583.72
03-03	' Authorized Transfer ZELLE BLANCA AMAYA SANDY SPRING BANK 91043 17801 GEORGIA AVEN	2,000.00		11,583.72
03-03	' Money Talks Trans Dr REF 0622054L FUNDS TRANSFER TO DEP 1890304807 FROM		-2,100.00	9,483.72
03-03	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 MED*PATIENT FIRST CORP 800-527-2 VA XXXXXXXXXXXX1977 SEQ # 201513334887		-50.00	9,433.72

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03-03	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 AMAZON PRIME*V98823XO3 Amzn.com/ WA XXXXXXXXXXXX1547 SEQ # 201211371325		-15.89	9,417.83
03-03	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 STARBUCKS 800-782-7282 800-782-7 WA XXXXXXXXXXXX1977 SEQ # 201328710373		-15.00	9,402.83
03-03	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 617R78X1H41W		-12.97	9,389.86
03-03	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 CHICK-FIL-A #01454 COLUMBIA MD XXXXXXXXXXXX1547 SEQ # 710010235426		-13.41	9,376.45
03-03	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*SLUTTY VEGAN- BALT Baltimore MD XXXXXXXXXXXX1977 SEQ # 201597191997		-21.20	9,355.25
03-03	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 TST* LENNY'S DELICATES OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 500472468841		-101.36	9,253.89
03-03	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 52708245 ROYAL FARMS #231 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 113117368229		-6.28	9,247.61
03-03	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 52708245 ROYAL FARMS #231 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 113117368237		-9.73	9,237.88
03-03	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55499675 AUDI OWINGS MILLS OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 033999000010		-1,482.13	7,755.75
03-03	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 KRISPY KREME 0351 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 201907827370		-12.98	7,742.77
03-03	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 52708245 ROYAL FARMS #231 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 113117368245		-56.49	7,686.28
03-03	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 85179245 TAQUERIA & PUPUSERIA M PIKESVILL MD XXXXXXXXXXXX1977 SEQ # 980012009508		-34.40	7,651.88

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03-03	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 STARBUCKS 800-782-7282 800-782-7 WA XXXXXXXXXXXX1977 SEQ # 201865839517		-10.00	7,641.88
03-03	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75418235 ICP*GSS OWINGS MILLS OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 223333611262		-132.00	7,509.88
03-03	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 85180895 VITO'S PIZZA OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 980180217619		-48.21	7,461.67
03-03	' ACH Withdrawal VENMO PAYMENT 250303		-60.00	7,401.67
03-03	' ACH Withdrawal VENMO PAYMENT 250303		-75.00	7,326.67
03-03	' ACH Withdrawal VENMO PAYMENT 250303		-228.00	7,098.67
03-03	' Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	6,598.67
03-04	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*ROGGENART - COLUMB Columbia MD XXXXXXXXXXXX1547 SEQ # 202569983757		-5.29	6,593.38
03-04	' Debit Card Purchase POS PURCHASE TERMINAL 01295712 MCDONALD'S F11134 PIKESVIL MD XXXXXXXXXXXX1547 SEQ # 71677100		-15.98	6,577.40
03-05	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 SQ *THE CHARMERY COLUM Columbia MD XXXXXXXXXXXX1547 SEQ # 202828315162		-9.95	6,567.45
03-05	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 02305375 TST* MOBY DICK HOUSE O PIKEVILLE MD XXXXXXXXXXXX1547 SEQ # 300254190590		-25.69	6,541.76
03-05	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 57540245 UBER *TRIP 800592899 CA XXXXXXXXXXXX1977 SEQ # 712918944399		-12.73	6,529.03

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03-05	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5X4260P6V8EG		-1.00	6,528.03
03-05	' Debit Card Purchase POS PURCHASE TERMINAL 62729801 GRAUL'S MARKET RUXTON MD XXXXXXXXXXXX1547 SEQ # 346871		-63.17	6,464.86
03-05	' Debit Card Purchase POS PURCHASE TERMINAL 64235902 ROYAL FARMS #23 OWINGS MI MD XXXXXXXXXXXX1977 SEQ # 369778		-47.42	6,417.44
03-06	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5Z0ZGK9X8K74		-15.92	6,401.52
03-06	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 STARBUCKS 800-782-7282 800-782-7 WA XXXXXXXXXXXX1977 SEQ # 203248532285		-10.00	6,391.52
03-06	' Debit Card Purchase POS PURCHASE TERMINAL 31541073 TARGET T- 1737 REISTER PIKESVILL MD XXXXXXXXXXXX1547 SEQ # 218995		-151.13	6,240.39
03-06	' Debit Card Purchase POS PURCHASE TERMINAL 74863887 UBER *TRIP SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 030611072702		-1.00	6,239.39
03-07	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 05140485 CHICK-FIL-A #03937 OWINGS MI MD XXXXXXXXXXXX1977 SEQ # 710024139619		-23.52	6,215.87
03-07	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 STARBUCKS 800-782-7282 800-782-7 WA XXXXXXXXXXXX1977 SEQ # 203453741498		-15.00	6,200.87
03-07	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 57540245 FANDUELSBKPRIMARY 971708301 NJ XXXXXXXXXXXX1547 SEQ # 716205574502		-400.00	5,800.87
03-07	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55308765 SHELL OIL 910025766QPS BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 264062106997		-78.68	5,722.19
03-07	' Authorized Transfer ZELLE BRAD DAVIS SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-12.86	5,709.33

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Sandy Spring Bank

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March 16, 2025

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Date	Description	Additions	Subtractions	Balance
03-07	' Authorized Transfer ZELLE GMA SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-500.00	5,209.33
03-10	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 651LT4MOZ6YJ		-12.92	5,196.41
03-10	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75306375 MWPH BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 169201267814		-1,449.00	3,747.41
03-10	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 15410195 TARGET 0001 5412 PIKESVILL MD XXXXXXXXXXXX1977 SEQ # 091008003915		-52.82	3,694.59
03-10	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55500375 BUFFALO WILD ECOM 0772 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 266219154202		-30.18	3,664.41
03-10	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 25247805 LINWOODS RESTAURANT OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 001365413210		-27.44	3,636.97
03-10	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 22303795 COLPARK LOC 517 MCLEAN VA XXXXXXXXXXXX1547 SEQ # 001160191690		-13.95	3,623.02
03-10	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*THB OWINGS MILLS Owings Mi MD XXXXXXXXXXXX1547 SEQ # 204272765731		-24.01	3,599.01
03-10	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 STARBUCKS 800-782-7282 800-782-7 WA XXXXXXXXXXXX1977 SEQ # 204189220086		-20.00	3,579.01
03-10	' Debit Card Purchase POS PURCHASE TERMINAL 06393665 HERITAGE TOYOTA OWINGS OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 602773		-404.78	3,174.23
03-10	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 85486145 JUPITERS ICE CREAM BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 980043404432		-21.55	3,152.68
03-10	' Debit Card Purchase POS PURCHASE TERMINAL 98825001 WHOLEFDS 1330 SMI TH A BALTIMORE MD XXXXXXXXXXXX1977 SEQ # 112927		-2.33	3,150.35

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Date	Description	Additions	Subtractions	Balance
03-10	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55420365 PABC MULTI SPACE 3 BALTIMORE MD XXXXXXXXXXXX1547 SEQ # 630150199160		-1.25	3,149.10
03-10	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*GRANO PASTA BAR Baltimore MD XXXXXXXXXXXX1547 SEQ # 204331312509		-168.78	2,980.32
03-10	' Debit Card Purchase POS PURCHASE TERMINAL 54100002 ROYAL FARMS 91 BALTIMORE MD XXXXXXXXXXXX1977 SEQ # 597654		-2.54	2,977.78
03-10	' Debit Card Purchase POS PURCHASE TERMINAL 93132613 COSTCO GAS #132 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 614280		-43.30	2,934.48
03-10	' Debit Card Purchase POS PURCHASE TERMINAL 99132614 COSTCO WHSE #13 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 572756		-144.29	2,790.19
03-10	' Debit Card Purchase POS PURCHASE TERMINAL 0012 GIANT LANDOVER #2318 1 OWINGS MI MD XXXXXXXXXXXX1547 SEQ # 802101		-50.00	2,740.19
03-10	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 15410195 TARGET 0001 2658 COCKEYSVI MD XXXXXXXXXXXX1547 SEQ # 091017391150		-35.03	2,705.16
03-10	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 05436845 5GUYS 1070 QSR COCKEYSVI MD XXXXXXXXXXXX1977 SEQ # 500174647071		-24.57	2,680.59
03-10	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5VQTU36RKH1E		-1.00	2,679.59
03-10	' Authorized Transfer ZELLE MOM SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-250.00	2,429.59
03-11	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 60XWRUW6HFQV		-13.93	2,415.66
03-11	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 STARBUCKS 800-782-7282 800-782-7 WA XXXXXXXXXXXX1977 SEQ # 204822205815		-15.00	2,400.66

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Date	Description	Additions	Subtractions	Balance
03-11	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75418235 TMX*TERMINIX INTL MEMPHIS TN XXXXXXXXXXXX1547 SEQ # 224063418994		-111.73	2,288.93
03-11	' Debit Card Purchase POS PURCHASE TERMINAL 00000101 AMAZON.COM*UJ3FF59T3 SEATTLE WA XXXXXXXXXXXX1547 SEQ # 5LM0QDAPK0KM		-23.31	2,265.62
03-11	' Debit Card Purchase POS PURCHASE TERMINAL 87565401 SHELL SERVICE S TOWNSON MD XXXXXXXXXXXX1977 SEQ # 783531		-40.29	2,225.33
03-11	' ACH Withdrawal BALTIMORE GAS AN ONLINE PMT 250311		-1.00	2,224.33
03-12	' ACH Credit PINNACLE BANK ACH Pinnacle Bank/3A5A 617974944AE4A1D8/Associate Expense R	2,003.32		4,227.65
03-12	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 82711165 SP SPEEDCUBESHOP NORTH LAS NV XXXXXXXXXXXX1547 SEQ # 500000579724		-9.01	4,218.64
03-12	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75418235 TMX*TERMINIX INTL MEMPHIS TN XXXXXXXXXXXX1547 SEQ # 224109991530		-26.92	4,191.72
03-12	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 75418235 TMX*TERMINIX INTL MEMPHIS TN XXXXXXXXXXXX1547 SEQ # 224109262668		-111.73	4,079.99
03-12	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 617R8SK6HKZK		-1.00	4,078.99
03-12	' ACH Withdrawal VENMO PAYMENT 250312		-60.00	4,018.99
03-13	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 XFINITY MOBILE 888-936-4 PA XXXXXXXXXXXX1547 SEQ # 205572165104		-64.64	3,954.35
03-13	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER * PENDING SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 5ZATY8PF4BC0		-12.97	3,941.38

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Date	Description	Additions	Subtractions	Balance
03-13	' ACH Withdrawal NEWREZ-SHELLPOIN WEB PMTS 250312		-3,792.19	149.19
03-14	' ACH Credit CFG COMMUNITY BA PAYROLL 250314	3,722.02		3,871.21
03-14	' ACH Credit PINNACLE BANK PAYROLL 250314	4,227.06		8,098.27
03-14	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 TST*GOURMET GIRLS - OL Pikesvill MD XXXXXXXXXXXX1547 SEQ # 205793440682		-35.47	8,062.80
03-14	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432865 APPLE.COM/BILL 866-712-7 CA XXXXXXXXXXXX1547 SEQ # 205940908937		-9.99	8,052.81
03-14	' Debit Card Purchase POS PURCHASE TERMINAL 00000000 UBER *TRIP HELP. UBER SAN FRANC CA XXXXXXXXXXXX1547 SEQ # 63EJ09KW699H		-1.00	8,051.81
03-14	' ACH Withdrawal VENMO PAYMENT 250314		-20.00	8,031.81
03-14	' Authorized Transfer ZELLE BRAD DAVIS SANDY SPRING BANK 91043 17801 GEORGIA AVEN		-100.00	7,931.81
03-16	Ending totals	20,303.51	-23,522.04	\$7,931.81

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

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Sandy Spring Bank

Last statement: February 16, 2025
 This statement: March 16, 2025
 Total days in statement period: 28

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 (0)

Direct inquiries to:
 800-399-5919

SETH L BLUM
 BESSY BLUM
 DEBTOR IN POSSESSION CASE 2510005 NVA
 RENTAL INCOME
 3317 WOODVALLEY DR
 PIKESVILLE MD 21208-1956

Sandy Spring Bank
 17801 Georgia Ave
 Olney MD 20832

My Free Banking

Account number	XX-XXXX48-07
Low balance	\$342.25
Average balance	\$3,570.92

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
02-16	Beginning balance			\$6,292.48
02-18	' ACH Withdrawal CHESAPEAKE DNG UTILITY 250218		-198.95	6,093.53
02-18	' ACH Withdrawal NSM DBAMR.COOPER NSM DBAMR 250218		-1,843.00	4,250.53
02-18	' ACH Withdrawal NSM DBAMR.COOPER NSM DBAMR 250218		-1,843.38	2,407.15
02-18	' ACH Withdrawal SIGNATURE FCU EFUNDS TFR 250215		-2,036.15	371.00
02-18	' ACH Withdrawal SHARP ENERGY INC WEB PMTS 250218		-28.75	342.25
02-19	' Money Talks Trans Cr REF 0501533L FUNDS TRANSFER FRM DEP 1890304806 FROM	500.00		842.25
02-21	' ACH Withdrawal JONES DRAFTS ELEC BILL 250221		-168.79	673.46
02-26	' ACH Withdrawal COMCAST ONLINE PMT 250226		-177.87	495.59
03-03	' Money Talks Trans Cr REF 0622054L FUNDS TRANSFER FRM DEP 1890304806 FROM	2,100.00		2,595.59

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Sandy Spring Bank

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March 16, 2025

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Date	Description	Additions	Subtractions	Balance
03-05	' ACH Credit DELAWARE BEACH H CORP PAY RENT FEB 8 - MAR 31	4,314.73		6,910.32
03-11	' ACH Withdrawal DE ELECTRIC COOP ONLINE PMT 250311		-19.77	6,890.55
03-12	' ACH Withdrawal LEWES APPLIANCE SALE 250312		-435.00	6,455.55
03-16	Ending totals	6,914.73	-6,751.66	\$6,455.55

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

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Sandy Spring Bank

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Last statement: March 16, 2025
This statement: April 16, 2025
Total days in statement period: 31

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Direct inquiries to:
800-399-5919

SETH L BLUM
BESSY BLUM
DEBTOR IN POSSESSION CASE 2510005 NVA
RENTAL INCOME
3317 WOODVALLEY DR
PIKESVILLE MD 21208-1956

Sandy Spring Bank
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17801 Georgia Ave | Olney MD 20832

My Free Banking

Account number XX-XXXX48-07
Low balance \$2,174.23
Average balance \$4,418.25

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
03-16	Beginning balance			\$6,455.55
03-17	' Money Talks Trans Cr REF 0751718L FUNDS TRANSFER FRM DEP 1890304806 FROM	2,000.00		8,455.55
03-17	' ACH Withdrawal SIGNATURE FCU EFUNDS TFR 250317		-2,011.44	6,444.11
03-20	' ACH Withdrawal NSM DBAMR.COOPER NSM DBAMR 250320		-1,839.14	4,604.97
03-20	' ACH Withdrawal NSM DBAMR.COOPER NSM DBAMR 250320		-1,843.00	2,761.97
03-20	Check 995008		-77.26	2,684.71
03-20	Check 995009		-66.21	2,618.50
03-26	' ACH Withdrawal Onslow Water & S doxoPAY 250326		-91.50	2,527.00
03-26	' ACH Withdrawal DE ELECTRIC COOP ONLINE PMT 250326		-174.90	2,352.10
03-26	' ACH Withdrawal COMCAST ONLINE PMT 250326		-177.87	2,174.23
03-31	' Money Talks Trans Cr REF 0901038L FUNDS TRANSFER FRM DEP 1890304806 FROM	2,100.00		4,274.23
04-08	Check 995011		-138.39	4,135.84

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Sandy Spring Bank

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April 16, 2025

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Date	Description	Additions	Subtractions	Balance
04-09	ACH Credit DELAWARE BEACH H CORP PAY APRIL RENTALS	2,572.10		6,707.94
04-09	Check 995012		-39.71	6,668.23
04-11	ACH Withdrawal DE ELECTRIC COOP ONLINE PMT 250411		-104.05	6,564.18
04-16	Ending totals	6,672.10	-6,563.47	\$6,564.18

CHECKS

Number	Date	Amount	Number	Date	Amount
995008	03-20	77.26	995012	04-09	39.71
995009	03-20	66.21	* Skip in check sequence		
995011 *	04-08	138.39			

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

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